

**Town of Franklin
Housing Production Plan
Preliminary Final Draft**



August 2021

This Chapter 40B Housing Production Plan has been developed by the Town of Franklin's Department of Planning & Community Development, with input and assistance from the Town Council Economic Development Committee, Municipal Affordable Housing Trust, Franklin Housing Authority, the Town's Administration and staff, and the Town of Franklin's residents. The Town is greatly appreciative to all that have participated.

Request for Planning Board Input: The current version of the HPP below is a Preliminary Final version being distributed to Franklin Planning Board in order to stimulate discussion and comments/input before a final document is prepared for final Planning Board and Town Council approval.

Department of Planning and Community Development staff will be attendance at the August 9, 2021 Planning Board meeting to gather input from Planning Board members and answer questions.

Bryan W. Taberner, AICP
Director of Planning and Community Development
355 East Central Street
Franklin, MA 02038-1352
508-520-4907
btaberner@franklinma.gov

<https://www.franklinma.gov/planning-community-development>

Table of Contents

Introduction	1
Executive Summary	2
Previous Affordable Housing Plan	
Plan Development and Public Participation	
Organization of the Plan	
Comprehensive Housing Needs and Assessment	
Affordable Housing Production Goals	
Strategies for Affordable Housing	
Plan Implementation	
1. Comprehensive Housing Needs Assessment	8
1.1 Existing Conditions	8
1.1.1 Regional Context and Historical Perspective	8
1.1.2 Demographic Analysis	10
1.1.3 Household Characteristics	14
1.1.4 Land Characteristics	18
1.1.5 Town Infrastructure	19
1.1.6 Development Constraints and Limitations	20
1.1.7 Housing Stock Assessment	21
1.1.8 Assessment of Current Housing Market	27
1.2 Housing Affordability	33
1.3 Housing Needs Projections	36
2. Affordable Housing Goals	37
3. Implementation Strategies	38

Attachments

- Attachment A: DHCD Housing Production Plan Guidelines and HPP Regulations
- Attachment B. 2011 Affordable Housing Strategy and Development Action Plan
Summary of Section III Housing Implementation Strategy
- Attachment C. Town of Franklin 2013 Master Plan’s Housing Element
Implementation Goals, Objectives and Actions
- Attachment D. Town of Franklin Subsidized Housing Inventory, November 2019
- Attachment E. DPCD Housing Production Update, January 2021 EDC Meeting
- Attachment F. Maps:
 - Subdivision Map with Affordable Housing Developments
 - Zoning Districts Map
- Attachment G. MAR February 2021 Monthly Indicators
- Attachment H. Housing Choice Best Practices
- Attachment I. Franklin Affordable Housing Trust Affirmative Fair Housing
Marketing Plan including Resident Selection Process
- Attachment J. Public Input on Draft Housing Production Plan

Introduction

A Housing Production Plan (HPP) is a community's proactive strategy for planning and developing affordable housing. The Plan includes strategies that a community uses to enable it to meet its affordable housing needs in a manner consistent with MGL Chapter 40B and related Massachusetts Department of Housing & Community Development (DHCD) regulations.

HPP regulations became effective in 2008 when the DHCD promulgated 760 CMR 56.00, Comprehensive Permit; Low or Moderate Income Housing. Regulation that pertain specifically to the development of a Housing Production Plan is contained in 760 CMR 56.03(4). DHCD has developed Guidelines (updated October 2020) to assist Massachusetts communities with HPP development; the Guidelines are included as Attachment A. Additional HPP related information, including links to Chapter 40B and 760 CMR 56, is available at www.mass.gov/dhcd.

M.G.L. Chapter 40B requires that each Massachusetts town and city have a minimum of 10% of its total year-round housing units as affordable housing. The HPP's most important purpose is to develop goals and strategies that will result in the community reaching the 10% Statutory Minimum set forth in 760 CMR 56.03(3)(a).

DHCD uses the Subsidized Housing Inventory (SHI) to measure a community's stock of low-or moderate-income housing for the purposes of M.G.L. Chapter 40B. A community's HPP must contain a numerical goal for annual housing production that will increase the "number of SHI Eligible Housing units by at least 0.50% of its total units (as determined in accordance with 760 CMR 56.03(3)(a)) during every calendar year included in the HPP, until the overall percentage exceeds the Statutory Minimum".

If a community has a DHCD approved HPP and is granted certification of compliance with the plan by DHCD, a decision by the Zoning Board of Appeals (ZBA) relative to a comprehensive permit application will be deemed "consistent with local needs" under MGL Chapter 40B. "Consistent with local needs" means the ZBA's decision will be upheld by the State's Housing Appeals Committee.

According to the DHCD web page, as of December 21, 2020, 11.96% of the Town of Franklin's total year-round housing units are on the Chapter 40B Subsidized Housing Inventory. Therefore, the Town of Franklin is in compliance with Chapter 40B, and is not immediately under pressure to increase the number of affordable units on its SHI.

However, the Town of Franklin's total year-round housing units are based on the 2010 U.S. Census, and hundreds of housing units have been permitted and constructed over the last 11 years. According to Town estimates, the Town of Franklin will likely still have over 10% affordable units on its SHI, but the percent will likely be much lower than the 12% mentioned above. Once the Town receives its 2020 Census data this HPP will be updated and if necessary the updated plan will be resubmitted to DHCD for review and re-approval.

Implementing the goals and strategies outlined in this HPP will assure the Town of Franklin maintains at least 10% affordable units on its SHI, but it will also help to make progress in facilitating the development of a diverse housing supply for Franklin's low and moderate income residents. In addition, the research, documentation and strategies developed during the HPP process will be utilized in the near future during the Town of Franklin's Master Plan update process.

Executive Summary

The Town of Franklin Housing Production Plan (HPP) is a proactive strategy for meeting the housing needs of the community, and in particular, for planning and enhancing its affordable housing inventory. This document, an update to Franklin's first HPP that was approved by Town Council in 2011, has been designed to expand upon the concepts outlined in the previous 2011 HPP, serve as an update with more recent data, and explore incentives and other options to increase Franklin's affordable housing supply.

Since 2011 the Town has made good progress implementing its affordable housing goals and increasing the number of SHI Eligible Housing units. In 2019, the Town surpassed the State-mandated target of 10% affordable housing of its total year-round housing units under M.G.L. Chapter 40B. This Housing Production Plan (HPP) is intended to direct housing development and preservation in such a way that the Town will remain above 10%, and therefore be in control of its 40B destiny. In addition the strategies included in the updated HPP provide the Town's residents with options not previously pursued

Previous Affordable Housing Planning. The Town has made affordable housing planning a priority for much of the last twenty-five years. The Town of Franklin's 1997 Master Plan prioritized creating affordable housing for the community's senior population, which is summarized in Goal 1 of the Housing Element: "Ensure that housing opportunities for the elderly are sufficient in number and type to meet the projected growth in their population".

In 2004, the Housing Element of Franklin's Community Development Plan, "Affordable Housing, Strategy and Development Action Plan" identified several goals the Town still needs to address, including: Increase housing opportunities for low, moderate, and middle income households; Ensure the Town meets the 40B goal for subsidized housing; Increase housing opportunities for seniors; and Encourage development of multifamily housing.

In 2011 the Affordable Housing Strategy and Development Action Plan, Franklin's first Housing Production Plan was approved by DHCD. The Plan had several similar goals to those mentioned above including: Encourage development of multifamily housing; and Increase housing opportunities for seniors and the elderly, but focused much effort on utilizing zoning to create greater housing density, using "By Right" zoning as a tool, and amending the zoning bylaws to allow assisted living and other elderly housing facilities. The biggest priority of the 2011 HPP was creation of a Municipal Affordable Housing Trust. A summary of the Plan's Housing Implementation Strategy is included in this document as Attachment B.

The most recent housing related planning was during creation of Franklin's 2013 Master Plan. Substantial public input was gathered and Master Plan Committee developed housing goals that reflected the needs of the community. Housing related Goals, Objectives and proposed actions from the Master Plan's Implementation Element are included in Attachment C of this document. The most relevant housing goals for the purposes of this HPP are as follows:

Goal 1: Provide the appropriate mix of housing alternatives that meet the needs of Franklin based employment

Goal 2: Support development of affordable housing opportunities for low, moderate and middle-income households.

Goal 4: Encourage, rezone as required, and support housing appropriate for expected future demographics.

The above goals have influenced the development of the HPP's goals detailed in Section 2.

Plan Development and Public Participation

The Town's residents and elected and appointed officials have firsthand knowledge of Town housing needs, problems and opportunities that need to be addressed; this collective knowledge is necessary to ensure all issues are addressed, and any recommendations related to affordable housing goals or strategies are feasible and will draw sufficient support to warrant a reasonable chance for implementation. Per DHCD's Guidelines, a HPP should be developed "with opportunities for community residents to become informed of the planning process and the plan, and to provide input". Therefore, input from Town officials and the general public is an essential feature of the process of preparing this Plan.

This HPP was not developed during a normal 6 to 12 month plan development / public participation process. Originally intending to complete an update to the HPP during 2018, the DPCD began work in March 2017, engaging with the Town Administrator's office and the Municipal Affordable Housing Trust. At that time the Town was under 10% SHI and development of the Town's HPP was focused on developing goals and strategies that would result in the community reaching the 10% Statutory Minimum.

In April 2017 the Department of Planning and Community Development held an informational session on developing the housing production plan. Several elected Boards, including the Town Council and Planning Board were present at the workshop. There were several discussions on controlled growth within the Town of Franklin. The workshop provided information on the existing affordable units in town and conversation was had on the housing needs of the Town as it compares to the existing affordable housing. As a result of input received, DPCD began a review of the existing zoning by-laws, and drafting of proposed zoning changes, including development of an inclusionary zoning bylaw.

After several months of work on the HPP update, the Town was informed it was over the 10% Statutory Minimum with the addition of the Glen Meadows apartment complex (288 housing units) to Franklin's SHI. The Town's SHI Inventory is included in this document as Attachment D. Given the Town of Franklin's 40B affordable housing production requirements had changed significantly and was considered to be in compliance with Chapter 40B, DPCD's priorities also changed and work on the Plan's development was suspended until 2020. The proposed HPP update was no longer required, but it also would require a different focus if it were to be created.

Over the last few years the Town's Administration and Department of Planning and Community Development (DPCD) have attended public meetings asking for input on specific housing related issues; this input has been critical in developing draft strategies related to affordable housing production. Public input on Franklin's housing needs was obtained at several public meetings, including the following:

January 2018 Meeting, Municipal Affordable Housing Trust. DPCD attended meeting to accomplish the following: provide a Housing Production Assessment presentation, to update MAHT on the substantial increase in housing production during recent years; discuss the Town's SHI and how it related to recent housing production; discuss the HPP update, and present three proposed general HPP goals; and request input on proposed HPP goals. Given that the Town was over 10% SHI, the main Goal of the proposed HPP would be to keep Town over 10%. Additional issues were discussed including the need for workforce housing and potential zoning changes.

October 22, 2019, Economic Development Visioning Event held by MAPC and DPCD. Input received from event and three additional workshops was used to develop a Market Analysis and Market Position Summary for Downtown Franklin and two of Franklin's other older commercial districts. During the event Franklin residents provided a substantial amount of input on Franklin's economic development

issues, including the need for workforce housing. In addition to the community engagement portion of the economic development project, MAPC performed a residential analysis of the study area.

January 13, 2020 Meeting, Municipal Affordable Housing Trust. DPCD presented a summary of recent work on the HPP update, and requested the MAHT hold a public meeting and invite the public to discuss affordable housing needs, and to provide input on draft goals and strategies.

April 27, 2020 Meeting (remote), Franklin Town Council Economic Development Committee. DPCD provided a presentation that included a proposed Inclusionary Zoning Bylaw, and a summary on the HPP update. Input was provided by EDC members and others in attendance on both issues.

June 10, 2020 Meeting (remote), Franklin Town Council Economic Development Committee. Meeting focused on a follow-up on the Inclusionary Zoning Bylaw proposal and similar issues, including use of incentives to increase number of units on Franklin's SHI; possible housing TIF (tax increment financing) agreements to create middle (moderate) income type developments; consider 40R smart growth zoning districts; change Zoning Bylaw's housing density allowed in certain districts and allow some multifamily housing by right; and use a mix of mandatory and incentive based Inclusionary zoning approaches. Input on these and other issues was requested.

December 14, 2020 Meeting (remote), Municipal Affordable Housing Trust. DPCD attended meeting to discuss the following: provide update on HPP development; request input on draft goals and strategies; and ask for MAHT participation in upcoming EDC meeting.

January 13, 2021 Meeting (remote), Franklin Town Council Economic Development Committee. DPCD provided a presentation on the following: Housing Development Update (Town added 1,283 over 10 years); and draft HPP goals and potential strategies that would result in increase of SHI housing units. The DPCD Housing Development Update is included in this document as Attachment E. DPCD requested EDC members and others in attendance provide DPCD with input on housing development and affordable housing issues to be included in HPP update.

March 15, 2021 Meeting (remote), Town Administration and DPCD, and Old Colony Habitat for Humanity. Meeting with Old Colony Habitat for Humanity's new CEO about working together to create affordable housing units within Franklin.

Draft HPP Public Review

The input from the above sources was used to produce a "public draft" HPP, which was distributed to Franklin's Town Council, Planning Board, Franklin Public Library, Housing Authority, Municipal Affordable Housing Trust, Community Preservation Committee, Franklin Commission on Persons with Disabilities, and Council on Aging. Notification of the Draft HPP was also sent to a variety of organizations including MAPC, Metacomet Land Trust, Franklin Downtown Partnership, and Old Colony Habitat for Humanity. Hard copies of the public draft HPP were made available at the DPCD's office during normal business hours. Given the difficulties of safely providing hard copies for review during a pandemic, individuals wishing to review the Draft HPP were asked to contact the DPCD to arrange an appointment.

Draft HPP Public Comment Period. The Town held a formal Public Comment Period from May 12, 2021 through June 25, 2021, to receive input on the Draft HPP, and housing issues in general, from anyone interested in providing comments. Input was received over the Town website, by email and letter.

Public Input Documentation. All comments, suggestions and other input received concerning the Draft HPP were carefully considered and have been used to create this Preliminary Final HPP. All input by the

public since the start of the Public Comment Period has been documented and included in this document as Appendix J.

Draft HPP Public Hearing, June 2, 2021. The Town's DPCD and Municipal Affordable Housing Trust held a public hearing to provide a Presentation of the Draft HPP, and provide time for residents to ask questions and provide input. The DPCD Presentation and meeting notes are included in Appendix J.

In addition to the formal Public Hearing, DPCD attended several public meetings to present the highlights of the Draft HPP and obtain public comment. A summary of meetings is as follows:

May 12, 2021 Meeting (remote), Franklin Town Council Economic Development Subcommittee. The EDC was notified that the Town had completed a Draft HPP and that comments were being sought. Meeting notes including public comments received are included in Appendix J.

May 24, 2021 Planning Board Meeting. DPCD notified the Planning Board that the Town had completed a Draft HPP and that comments were being sought. Planning Board members did not provide comment.

June 16, 2021 Meeting (remote), Franklin Town Council Economic Development Subcommittee. DPCD provided the EDC with an overview of the Draft HPP and was provided with input from CDC members and residents. Meeting notes including public comments received are included in Appendix J.

June 21, 2021 Planning Board Meeting. DPCD attended the meeting to provide the Planning Board with a presentation on the Draft HPP, and provide time for Board members and residents to ask questions and provide input. Meeting notes including public comments are included in Appendix J.

June 29, 2021 Meeting (remote), Municipal Affordable Housing Trust. DPCD attended meeting to update the Trust on the HPP public input process. Meeting notes including public comments are included in Appendix J.

July 14, 2021 (remote), Community Conversation: Housing and Race. The DPCD Director participated in a panel discussion over Zoom that included a discussion on the Town's historical housing development, current strategies proposed in the Draft HPP, and how housing policies and practices may have fostered socio-economic inequities and worked to reduce diversity in the community.

Continuation of the Public Process and Additional Public Meetings

August 9, 2021 Planning Board Meeting. The Planning Board agenda for their August 9, 2021 meeting includes a second discussion on the HPP and proposed strategies. This current version of the HPP is a Preliminary Final version being distributed to Franklin Planning Board in order to stimulate discussion and comments/input before a final document is prepared for final Planning Board and Town Council approval.

Formal Town Adoption. Once the HPP is updated to its final form, the document will be presented to the Planning Board and Town Council for review, consideration and formal adoption. Once formally adopted by both elected bodies, the HPP will be submitted to the DHCD for approval.

Organization of Plan

This HPP provides a Comprehensive Housing Needs Assessment, a summary of Affordable Housing Goals, and a description of Implementation Strategies the Town will utilize to meet its goals.

This HPP contains the following major elements:

1. Comprehensive Housing Needs Assessment
2. Affordable Housing Goals
3. Implementation Strategies

A short summary of each Element is below.

Comprehensive Housing Needs Assessment

The Comprehensive Housing Needs Assessment performed includes an analysis of most recent available housing and demographic data, development constraints and limitations, infrastructure capacity, and projection of future population and housing needs. The assessment was utilized to develop the Goals in Section 2, and the Strategies in Section 3. Below are a few important findings:

Franklin has experienced a 48% increase in population over the past 25 years

By 2030, residents over 65 years of age are expected to make up approximately 23.2% of Franklin's population, compared to 8.2% in 2000.

Franklin is home to 11,941 households, up from 10,995 in 2010 (8.6% increase).

Franklin's average household size is 2.69, and its average family size is 3.22.

Franklin's median household income has increased 13.24% since 2015, and 37.25% since the 2010 Census.

Franklin's 2019 median household income of \$122,607 is 50.96% higher than the State-wide average.

The number of households making over \$200,000 has more than tripled (218.5% increase) since 2010 to 23.3% of Franklin's households, compared to 13.2% of all Massachusetts households.

Nearly 39.3% of households in Franklin earn \$150,000 or more, compared to 23.4% state-wide.

The vast majority of Franklin's housing stock (80.65%) is owner-occupied.

Approximately 1,295 housing units were constructed in the last 10-11 years, representing an 11.4% increase.

According to Zillow in January 2021 the median price of a single family home in Franklin was \$549,000, compared to \$531,000 state-wide, and \$310,000 country-wide.

There were 3,167 single family homes on the market in Massachusetts at the end of February 2021, down 68.4% from the previous year.

The low inventory of homes for sale is not only in Massachusetts, but throughout the country. According to Redfin.com, during January 2021 there were 696,312 residential homes for sale in the United States, less than 50% from the previous year.

According to the Massachusetts Association of Realtors, February 2021 housing supply numbers represented the "lowest number of single-family homes and condominiums for sale since MAR began reporting the data in 2004". Housing supply is very low, and housing prices are very high.

Affordable Housing Production Goals.

The goals resulting from this HPP update process are basic goals intended to increase the number of SHI Eligible Housing units, but also to increase the number of affordable housing units available to the community's families, individuals, persons with special needs, and the elderly.

Goal 1: Maintain Franklin's Subsidized Housing Inventory above ten percent through 2030 and beyond.

Goal 2: Increase the number of housing units affordable to Franklin's very low income, low income, and moderate income residents.

Goal 3: Increase the number of affordable housing units available to persons with special needs, and the elderly.

- Goal 4: Support affordable housing appropriate for expected future demographics.
- Goal 5: Provide housing alternatives that meet the needs of Franklin based employers and employees.
- Goal 6: Adopt strategies that incentivize the production of affordable housing.
- Goal 7: Adopt zoning strategies that will advance affordable housing production.
- Goal 8: Continue the funding and expansion of the Franklin Municipal Affordable Housing Trust for additional in-perpetuity affordable housing units.
- Goal 9: Identify new funding sources and other resources for affordable housing production.

Strategies for Affordable Housing Production

Section 3 of this HPP includes a substantial number of Implementation Strategies, which for the most part are ways to incentivize the creation of affordable housing. The Implementation Strategies section provides an explanation of the specific strategies the Town will achieve its housing production goals. In addition, Section 3 provides a description of Regulatory and Funding Incentives that can be used to stimulate affordable housing or other desired development projects.

Strategies include, but are not limited to the following:

- Amendment of zoning regulations in order to increase the likelihood of creating SHI eligible housing developments
- Use an incentivized Inclusive Zoning bylaw to attract SHI unit developments.
- Utilize Workforce Housing Special Tax Assessments (WH-STAs), multi-year property tax exemption, as incentive to create middle-income housing.
- Perform an extensive assessment of the Town of Franklin Zoning Bylaw, Chapter 185 of Franklin Town Code. Specific attention will be shown to housing density, creating zoning related development incentives, assessing parking requirements, and other Zoning best practices.
- Advance projects under the Local Initiative Program to create the type and level of affordable housing best for the community.
- Consider creating a density bonus incentive program that allow more units of housing to be built than would be allowed under current zoning regulations, in exchange for a developer's provision of affordable housing units or other public good.
- Actively engage with developers to further incentivize SHI development.

Plan Implementation

The HPP's implementation will require the commitment of a variety of organizations and individuals, including non-profit organizations, state agencies, resident volunteers, and Town departments, boards, commissions, and committees. Through the combined efforts of all parties mentioned above the Town will implement the goals outlined in Section 2 over a five-year implementation period. DPCD will provide an update the HPP implementation on a biennial basis, or as requested by the Town Administrator.

1. Comprehensive Housing Needs Assessment

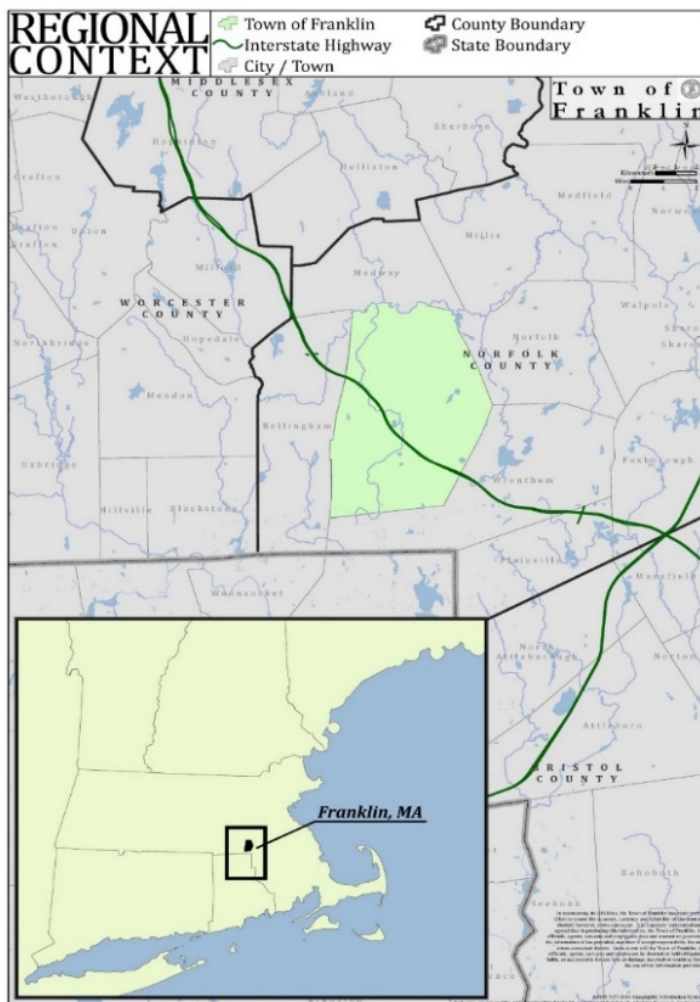
The analysis of local demographic data and housing stock below reveals key characteristics and trends in Franklin that help explain housing need and demand. In order to understand how the town compares to its neighbors, Franklin data is compared to other municipalities in the region, and to Massachusetts. Ultimately, this section provides the framework for the housing production goals and strategies to address local housing concerns included later in this document.

1.1 Existing Conditions

1.1.1 Regional Context and Historical Perspective

The small city known as the Town of Franklin Massachusetts is located in Norfolk County in the south MetroWest region of the State. The Town is fortunate to have access to Interstate 495 at two locations, quick access to other major routes, and two MBTA commuter railroad stations, making Franklin a highly desirable place for people to live and work. Since construction of I-495 and subsequent development boom several decades ago, Franklin has become both a popular commuter suburb within thirty-five miles of Boston, Providence, and Worcester, and the heart of this region's industrial development. Figure 1 below is a sub-region map showing Franklin's location within the State and region.

Figure 1. Sub-Region Map



Source: Town of Franklin GIS Department

The Town Center is a mix of commercial and residential uses surrounded by residential neighborhoods and a few older industrial areas, as well as home to Dean College. The Town has focused much of its attention during last twenty years on revitalizing the Downtown area.

Franklin has attempted to maintain a quintessential New England small-town feel with its old fashioned Downtown, Town Common, historic districts, and locally owned small businesses. Due to periods of great population growth in the 1990s and followed by consistent growth trends, the Town of Franklin has become the most populated community in southwest Norfolk County.

Regional Population Growth

The Town of Franklin has grown significantly since 1990 with a 48.13% population increase over the last three decades; this can be attributed to available employment opportunities and other economic factors within Franklin and the greater region. Within Norfolk County, the community closest to Franklin with a population comparable to Franklin's is Needham, which had a population of 29,540 persons in 2015. However, Needham is located approximately 26 miles from Franklin. For that reason communities much closer are being used for comparison, regardless of what county they are within. Franklin's population growth has outpaced the majority of other communities in the south MetroWest region.

Franklin's population increases have been consistent, increasing by 1,096 between 2010 and 2015, and 1,356 between 2015 and 2019. Of the seven communities listed in Table 1 below, Franklin outpaced the other six between 2010 and 2015, and outpaced all but one community from 2015 and 2019. Between 2015 and 2019 Foxborough's population increased by 2,156 to 19,399, a 12.5% increase in four years, and 15% since 2010. Wrentham's population has increased by 1,068 since 2010 (9.75%), most of which came in the last four years. Overall the region's population has increased by 8.28% since 2010, substantially faster than the Massachusetts average of 5.3%.

Table 1: Percent Change in Population of Franklin and Surrounding Communities 2010-2019

Community	2010 Population	2015 Population	2019 Population	Total Change (2010-2019)	Percent Change (2010-2019)
Bellingham	16,332	16,682	17,270	938	5.74%
Foxborough	16,865	17,243	19,399	2,534	15.03%
FRANKLIN	31,635	32,731	34,087	2,452	7.75%
Medway	12,752	13,069	13,479	727	5.70%
Millis	7,891	8,051	8,310	419	5.31%
Norfolk	11,227	11,908	12,003	776	6.91%
Wrentham	10,955	11,287	12,023	1,068	9.75%
Average	15,380	15,853	16,653	1,273	8.28%

Source: US Census 2010 data; 2015 ACS Estimates; 2019 ACS Estimates

Franklin's population density is also substantially higher than its neighbors. Of the seven communities listed in Table 2 below, Franklin is by far the most populated and has the highest population density (individuals per square mile). The average population density for the area in 2019 was 911 persons per square mile, with Franklin itself having 1,277 persons per square mile. Only the Town of Medway's population density of 1,161 persons per square mile comes close to Franklin's. Also, worth noting is that at 26.7 square miles Franklin is the largest in size of the seven communities, and more than twice the size of Medway's 11.60 square miles.

Table 2: Population Density in Population of Franklin and Surrounding Communities (2019)

Community	Land (Sq. Miles)	2019 Population	Density
Bellingham	18.55	17,270	931
Foxborough	19.7	19,399	985
FRANKLIN	26.7	34,087	1,277
Medway	11.6	13,479	1,161
Millis	12.17	8,310	683
Norfolk	15.1	12,003	795
Wrentham	22.06	12,023	545
Average	17.98	16,653	911

Source: US Census 2010 data; 2015 ACS Estimates; 2019 ACS Estimates

1.1.2 Demographic Analysis

This Housing Production Plan is grounded in a thorough examination of Franklin’s demographic makeup. An analysis of the current population, household composition, race and ethnicity, and educational attainment provides insight into existing housing need and demand. Projections of the Town’s future residential composition help inform housing planning efforts.

Population

Over the last four decades the Town of Franklin has nearly doubled its population growing from a community of 17,304 individuals in 1981 to its current 34,087 (96.9% increase). See Table 3 below. Note the Town’s current population is estimated; this document will be updated with 2020 Census data when it becomes available. Population growth was especially significant during the 1980s and 1990s. Growth in Franklin’s population increased by 5,370 (31.03%) between 1981 and 1990, and an additional 7,064 (31.15%) between 1990 and 2000; the two decades of growth increased the Town’s population by 71.86%, averaging approximately 3.6% per year.

Table 3: Population Change in Franklin

Year	Population	Population Change	Percent Change
2019	34,087		
		+2,452	+7.75%
2010	31,635		
		+1,897	+6.38%
2000	29,738		
		+7,064	+31.15%
1990	22,674		
		+5,370	+31.03%
1981	17,304		

Source: US Census 2000, 2010 data; 2019 ACS Estimates; Franklin Town Clerk 2019 Data

This rate of growth was substantially greater than adjacent communities. Franklin's growth has slowed more recently, increasing by 1,897 (6.38%) between 2000 and 2010, and 2,452 (7.75%) between 2010 and 2019, but these increases are still greater than Massachusetts averages.

In recent studies based on American Community Survey 5-year estimates and Metro Boston population and housing demand projections (Stronger Region Scenario, MAPC 2014), Franklin's population was projected to only increase slightly to approximately 33,792 by 2030. Obviously these population projections were more than a little off, given the Town's population had already reached 34,087 in 2019, and according to the Franklin Town Clerk's Office were believed to be approximately 34,468 in 2020.

Please note, according to 2019 ACS Estimates the population of Franklin was 33,256. More accurate numbers will be available once the 2020 Census data is released. Of the 33,256 Franklin residents reported in the 2019 ACS, 17,238 (51.8%) were female and 16,018 (48.2%) were male.

Age Distribution

During the last two decades there have been substantial changes in the number and percent of Franklin's residents within specific age categories. In general, there are many fewer children, somewhat fewer number of adults under the age of 55, and substantially more residents over the age of 55. Table 4 provides a summary.

Table 4: Population Change by Age 2000-2030

Age	2000 Census	2010 Census	2020 Estimate	2030 Estimate	Total Change (2000 to 2030)	Percent Change (2000 to 2030)
0-4	2,774	1,929	1,475	1,703	-1,071	-38.61%
5-19	7,006	8,142	6,546	5,811	-1,195	-17.06%
20-34	5,132	4,248	5,407	5,160	28	0.55%
35-54	10,286	10,975	8,818	9,018	-1,268	-12.33%
55-64	1,944	3,364	5,285	4,278	2,334	120.06%
65-74	1,345	1,585	3,023	4,765	3,420	254.28%
75+	1,073	1,392	1,740	3,056	1,983	184.81%
Total	29,560	31,635	32,294	33,791	4,231	14.31%

Source: US Census 2000 & 2010 data; 2019 ACS Estimates, MAPC Estimates, FPS Demographic Study Dec. 2019

The number of school age children has been declining. As shown in the Table residents under the age of 5 have dropped from 2,774 in 2000 to an estimated 1,475 in 2020, a 46.8% drop over 20 years. The number of residents under 5 years of age is expected to increase somewhat by 2030 to 1,703, but will still be approximately 38.6% lower than in 2000. Franklin residents from 5 to 19 years of age have decreased from 7,006 in 2000 to an estimated 6,546 in 2020, a relatively small drop (6.6%) over 20 years, but a continued decline to 5,811 by 2030 is expected, a 17.1% decrease over 30 years.

The number of young adults (ages from 20 to 34) is not expected to change substantially, but the 35 to 54 age category has been dropping since 2010 and is currently estimated to be 8,818, a 14.3 decrease since 2000.

As shown in Table 4 above, there are three age groups that have had very large increases (55-64, 65-74, and 75+); by combining the three groups into one a quick assessment shows that the number of Franklin residents over the age of 55 more than doubled since the 2000 Census to a current estimate of 10,048, approximately 31.1% of the Town's population. See Table 5 below.

The most significant changes to Franklin's population is the steady increases to the number of Franklin residents that are 65 years and older, from 2,418 in 2000 to an estimated 4,763 in 2020. This category

of Franklin's population is expected to continue climbing to approximately 7,821 by 2030, a 223.5% increase over 30 years. By 2030, residents over 65 years of age are expected to make up approximately 23.2% of Franklin's population, compared to 8.2% in 2000.

Table 5: Residents 55 Years and Older, Franklin's More Mature Residents

Age Category	2000 Census	2010 Census	2020 Estimate	2030 Estimate	Total Change (2000 to 2030)
Total Franklin Population	29,560	31,635	32,294	33,791	14.31%
Residents 55 to 64	1,944	3,364	5,285	4,278	120.06%
Residents 65 to 74	1,345	1,585	3,023	4,765	254.28%
Residents 75 and Over	1,073	1,392	1,740	3,056	184.81%
All Residents 55 and Older	4,362	6,341	10,048	12,099	177.37%
Percent of Population	14.76%	20.04%	31.11%	35.81%	
All Residents 65 and Older	2,418	2,977	4,763	7,821	223.45%
Percent of Population	8.18%	9.41%	14.75%	23.15%	

Source: US Census 2000 & 2010 data; 2019 ACS Estimates, MAPC Estimates, FPS Demographic Study Dec. 2019

Breaking the numbers down further, the increase in Franklin's 65-74 population is shown to have already grown by 1,678 (224.8%) over the last 20 years, and is expected to grow to roughly 4,765 by 2030 (254.28% increase over 30 years). Similarly, the over 75 category increased from 1,073 in 2000 to a 2020 estimate of 1,740 (62.2%), and is expected to grow to 3,056 by 2030 (184.8% increase over 30 years).

According to 2019 ACS Estimates the medium age of Franklin residents is 41.1 (up from 40.4 in 2015), compared to a U.S median of 38.1 years.

Race and Ethnicity

Franklin's racial and ethnic character is a vastly majority-white population, although the community is getting somewhat more diverse over the last few decades. Table 6 below shows Franklin's population by race for the 2000 and 2010 Censuses, and the 2015 and 2019 ACS.

Table 6: Population by Race, 2000 - 2019

Race of Population	2000 Census	2010 Census	2015 ACS	2019 ACS
Total Population	29,560	31,635	32,731	33,256
Population of one race:	29,312	31,190	32,157	32,429
White alone	28,364	29,350	30,432	30,130
Black or African American alone	318	449	277	305
American Indian or Alaska Native alone	43	45	18	0
Asian alone	491	1,194	1,306	1,915
Some other race alone	96	152	124	79
Population of two or more races:	248	445	574	827

Source: US Census 2000 & 2010 data; 2015 & 2019 ACS Estimates

The Town's population reporting one race increased by 10.63%, and the population reporting two or more increased by 233.5% (248 in 2000 to 827 in 2019). The total number of residents reporting White alone increased by 1,766 (6.2%); the total population of Franklin during that period increased by 3,696 (11.1%). According to 2019 ACS estimates, 90.6% of Franklin's population is White alone, compared to 96% in 2010.

The number of Asian alone increased from 491 to 1915 (290% increase); of the 1,915 Asian alone, 884 were of Chinese decent and 627 were Asian Indian.

Although there has been a good size increase in the number residents in Franklin of Asian descent, there hasn't been an increase in all minority categories. The number of Black or African American alone dropped by 13 (-4.1%), American Indian or Alaska Native alone dropped from 43 to 0, which could be a problem with the 2019 ACS data, or possibly are included in the number of individuals reporting two or more races. The 2019 ACS reports that 531 (1.6%) of Franklin's population is Hispanic or Latino (of any race), down from 2.1% in 2010.

As for ancestry, 28.2% of Franklin resident identify as Irish, and 23.7% Italian.

The Town has a Foreign-born population of 2,248 (6.76%), 1,156 of whom are Naturalized U.S. Citizens.

Language Spoken at Home

According to 2019 ACS estimates, of Franklin residents 5 years and older, 7.8% (2,451) speak a language other than English at home, compared to 23.8% in Massachusetts, and 21.6% in the U.S. Of the 2,451 Franklin residents speaking a language other than English at home, 1,186 speak Asian and Pacific Islander languages, 373 speak Spanish, and 717 speak another Indo-European language.

Residents with Disabilities

According to 2019 ACS estimates, 8% of Franklin residents have a disability, compared to 12.6% throughout the U.S. Of the 7,937 Franklin residents under 18 years of age, 3.2% have a disability. Of all Franklin residents 65 years and older 1258 (29.9%) have a disability.

Educational Attainment

Of the 21,806 Franklin residents 25 years and over, 97.3% are High School graduates, 55.7% attained a Bachelor's degree or higher, and 23.7% have Graduate or professional degrees.

School Enrollment and Projections

According to 2019 ACS estimates, 9,723 of Franklin residents 3 years and over are enrolled in school; 6,431 of these individuals are in kindergarten through high school (K-12). See Table 7.

Table 7: School Enrollment

Population 3 years and over enrolled in school	Number	Percent
Nursery school, preschool	777	8.0%
Kindergarten	416	4.3%
Elementary school (grades 1-8)	3,424	35.2%
High school (grades 9-12)	2,591	26.6%
College or graduate school	2,515	25.9%
Total	9,723	100.0%

Source: US Census 2019 ACS Estimates

According to an Enrollment Forecast developed for Franklin School Department by McKibben Demographic Research, LLC during 2019 and 2020, enrollments in Franklin’s public school system have dropped and will continue to drop in the near future. Franklin Public School System’s total enrollment for the 2020-2021 school year is 4,934, down 2.7% from the previous year, and 8.8% less than four years ago. See Table 8. Four years into the future (2024-2025 School Year) total enrollment is expected to be at 4,430, 10.2% lower than the current school year, and down 18.1% over the 8 year period.

Table 8: Franklin Public Schools Enrollment Forecast

School Grades	2016-17	2019-20	2020-21	2021-22	2024-25
Total: K-5	2,283	2,085	2,035	2,006	1,920
Total: 6-8	1,390	1,233	1,164	1,087	1,048
Total: 9-12	1,739	1,751	1,735	1,690	1,462
Total: K-12	5,412	5,069	4,934	4,783	4,430

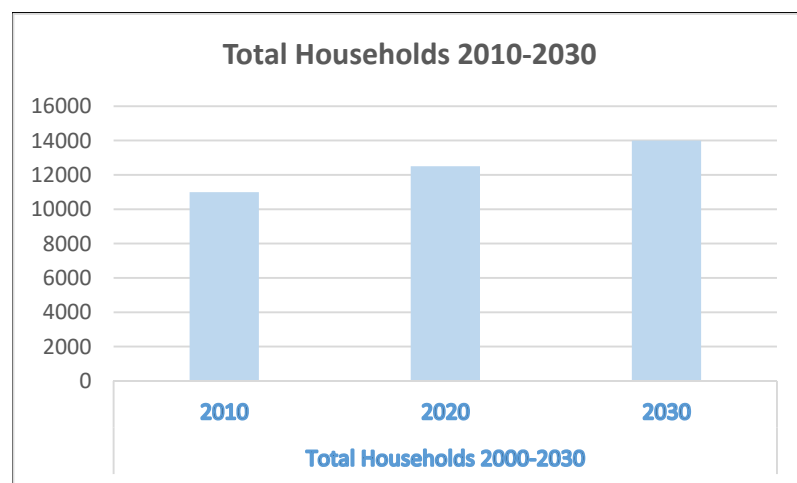
Source: Franklin Public Schools Total Enrollment Forecast, McKibben Demographic Research, LLC February 2020

The data in Table 8 shows that enrollment in each school grade grouping (K-5, 6-8, and 9-12) have dropped from previous years, and each will continue to decline over the next several years. Between the 2016-2017 school year and the current year, enrollment in school grade groupings 6-8 and K-5 are down 16.6% and 10.9% respectively. This recent decrease in Franklin’s younger students is expected to result in a drop of 15.7% in the 9-12 enrollment category.

1.1.3 Household Characteristics

According to the 2019 ACS, Franklin is home to 11,941 households, up from 10,995 in 2010 (8.6% increase). Each household resides one dwelling unit, regardless of the number of household members. Franklin continues to grow. Based on MAPC projections Franklin is expected to have a total of 13,995 households by 2030, a 27.3% increase over the 20 year period. See Figure 2 below.

Figure 2: Household in Franklin, 2010 through 2030



Source: MAPC Projections, 2017

Household Types

Based on the 2019 ACS, approximately 62.9% of Franklin’s households are married-couple families. 11.9% of households are individuals living alone, approximately 60% of who are 65 years and over. See Table 9 below.

Table 9: Households by Type

Household Type	Number	Percent of Total
Married-couple family	7,511	62.9%
With own children under 18	3,628	30.4%
Male Householder, No Spouse Present	1,561	13.1%
Female Householder, No Spouse Present	2,367	19.8%
Cohabiting couple household	502	4.2%
Householder Living Alone	1,423	11.9%
65 years and over	850	7.1%
Total Households	11,941	

Source: US Census 2019 ACS Estimates

Household Size

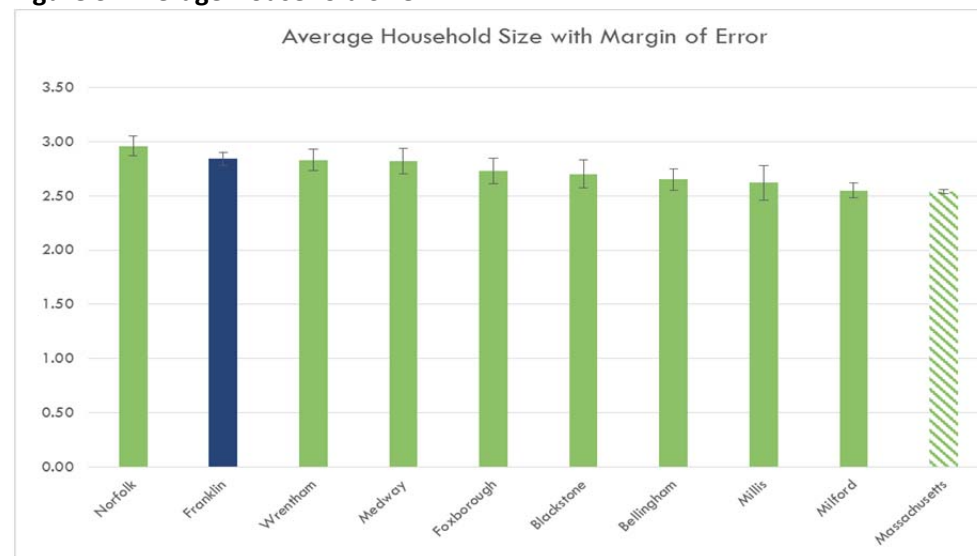
Franklin's average household size is 2.69, and its average family size is 3.22. See Table 10 below.

Table 10: Average Household Size

Household Size	2007-2011	2019
Average Household Size	2.80	2.69
Family Household Size	3.30	3.22
Owner-Occupied Household Size	3.01	2.89
Renter-Occupied Household Size	1.98	1.87

Source: US Census 2011 & 2019 ACS Estimates

Franklin's Average Household size appears to be consistent with the surrounding communities, although more on the high side. All the surrounding communities have at least a household size of 2.5, with the largest average household size being 2.96 in Norfolk. See Figure 3 below. The average household size in Massachusetts is 2.52.

Figure 3: Average Household Size

Source: US Census 2016 ACS Estimates

Household Income

Household income is an important determinant of how much a household can afford to pay for a housing unit, and whether it may be eligible for housing assistance. The Town of Franklin has households with a wide range of income levels.

Median Household Income

Franklin's median household income has increased 13.24% since 2015, and 37.25% since the 2010 Census. Table 11 below compares the current average (median and mean) household income to the 2010 U.S. Census and 2015 ACS estimates. Franklin's 2019 median household of 122,607 is 50.96% higher than the State-wide average of \$81,215.

Table 11: Average Household Income

Average Household Income	Franklin Households			Massachusetts Households
	2010 Census	2015 ACS	2019 ACS	2019 ACS
Median household income	\$89,330	\$108,272	\$122,607	\$81,215
Mean household income	\$106,430	\$130,720	\$148,748	\$111,498

Source: 2010 US Census, 2015 ACS Estimates, 2019 ACS Estimates

Table 12 below is a breakdown of household income categories, providing the number of Franklin households and percentage of total in each income category.

Table 12: Household Income (Including Benefits)

Household Income Category	2010 Census		2015 ACS		2019 ACS	
	Number of Households	Percent of Total Households	Number of Households	Percent of Total Households	Number of Households	Percent of Total Households
Less than \$10,000	517	4.80%	301	2.70%	275	2.30%
\$10,000 to \$14,999	195	1.80%	303	2.70%	334	2.80%
\$15,000 to \$24,999	450	4.10%	452	4.10%	368	3.10%
\$25,000 to \$34,999	740	6.80%	380	3.40%	500	4.20%
\$35,000 to \$49,999	781	7.20%	822	7.40%	751	6.30%
\$50,000 to \$74,999	1,571	14.50%	1,405	12.60%	1,145	9.60%
\$75,000 to \$99,999	1,735	16.00%	1,523	13.70%	1,357	11.40%
\$100,000 to \$149,999	2,451	22.50%	2,396	21.60%	2,515	21.10%
\$150,000 to \$199,999	1,556	14.30%	1,577	14.20%	1,912	16.00%
\$200,000 or more	874	8.00%	1,956	17.60%	2,784	23.30%
Total households	10,870		11,115		11,941	

Source: 2010 US Census, 2015 ACS Estimates, 2019 ACS Estimates

Table 13 below provides a comparison between all Franklin households to all households state-wide, by household income category. According to the 2019 ACS, 18.7% of Franklin households had incomes less than \$50,000, compared to 32.6% State-wide; 28.3% of Franklin households had incomes less than \$75,000, compared to 46.8% State-wide.

The number of households making over \$200,000 has more than tripled (218.5% increase) since 2010 to 23.3% of Franklin's households, compared to 13.2% of all Massachusetts households. Nearly 39.3% of households in Franklin earn \$150,000 or more, compared to 23.4% state-wide. Franklin's per capita income of \$53,944 is 23.3% higher than the State-wide average.

Table 13: Household Income Franklin / State Comparison

Household Income Category	2019 ACS	
	Percent of Franklin Households	Percent of Massachusetts Households
Less than \$10,000	2.30%	5.20%
\$10,000 to \$14,999	2.80%	4.20%
\$15,000 to \$24,999	3.10%	7.20%
\$25,000 to \$34,999	4.20%	6.70%
\$35,000 to \$49,999	6.30%	9.30%
\$50,000 to \$74,999	9.60%	14.20%
\$75,000 to \$99,999	11.40%	12.10%
\$100,000 to \$149,999	21.10%	17.80%
\$150,000 to \$199,999	16.00%	10.20%
\$200,000 or more	23.30%	13.20%

Source: 2019 ACS Estimates

Table 14 below provides a summary of households with social security income, retirement income, or other income or benefits.

Table 14: Percent of Households with Other Income & Benefits

Income Description	Franklin Households	Massachusetts Households
Households with Social Security Income	25.7%	30.1%
Mean Social Security Income	\$21,225	\$19,551
Households with Supplemental Security Income	1.2%	6.0%
Mean Supplemental Security Income	\$7,068	\$10,331
Households with Retirement Income	21.0%	17.9%
Mean Retirement Income	\$26,805	\$30,791
Households with Cash Public Assistance	0.4%	2.7%
Households with Food Stamp/SNAP Benefits	4.2%	11.7%

Source: 2019 ACS Estimates

Digging deeper into Franklin's household income data shows that according to the 2019 ACS there is a significant difference between the income of family households and non-family households. The median income of Franklin's family households is \$148,762, compared to a median household income of \$54,314 for non-family household.

The median earnings for a male full-time year round worker was \$92,602 in 2019, 36% higher than the female full-time year round worker's \$68,065. State-wide male full-time year round workers make approximately 22.5% more than females.

Residents Living in Poverty

Although any Franklin family living in poverty is unfortunate, the Town has substantially less families in poverty than the State-wide average. Table 15 below provides a summary. The household category in Franklin with the highest poverty rate is Families with female householder, no spouse present, with children of the householder under 18 years.

Table 15: Families and Individuals with Income Below Poverty Level (2019)

Family/Household Description	Franklin Households	Massachusetts Households
All Families	2.5%	7.0%
Families with related children of the householder under 18 years	4.5%	11.1%
Families with related children of the householder under 5 years only	1.3%	10.1%
Married couple families	1.5%	2.9%
Married Couple Families with related children of the householder under 18 years	2.4%	3.3%
Families with female householder, no spouse present	11.4%	22.1%
With related children of the householder under 18 years	18.1%	31.5%
All people	4.0%	10.3%
Under 18 years	5.1%	13.2%
Related children of the householder under 18 years	4.8%	12.8%
Related children of the householder under 5 years	8.6%	14.4%
Related children of the householder 5 to 17 years	3.8%	12.2%
18 years and over	3.7%	9.6%
18 to 64 years	3.3%	9.7%
65 years and over	5.4%	9.0%
Unrelated individuals 15 years and over	13.0%	21.4%

Source: 2019 ACS Estimates

1.1.4 Land Characteristics

Developable Residential Land Area

According to the Town's GIS database, Franklin's land inventory is approximately 26.66 square miles (16,995 acres) and has 14,063± acres (21.9 sq. mi.) of residentially zoned land. A substantial amount of the Town's residentially zoned acres are protected permanently. The Commonwealth of Massachusetts owns 828.8 acres of land in Franklin, most of which is State Forest, and the U.S. government owns 405 acres, most of which is part of the US Army Corp of Engineers managed Charles River Natural Valley Storage Area. Metacomet Land Trust owns 58.9 acres. The largest property owner in Franklin is the Town itself, owning 103 parcels that total 1787.4 acres. The majority of parcels are protected open space, schools, parks or DPW managed sites.

Of the estimated 2,289 acres (13.4%) of residentially zoned land remaining available for residential development, the average undeveloped lot size is 2.45 acres, and approximately 45% of lots are less than ½ acre in size. See Table 16 below. According to a study by DPCD, there were 117 residential parcels of land (1,808±/- acres) that are 5 or more acres in size that remain developable. The Cistercian nuns of Mount Saint Mary's Abbey own 510.5 acres of the unprotected residentially zoned property, and Dean College owns 90.4 acres.

The 2,289 acres of unprotected residentially zoned property does not include properties that have a Chapter 61A or 61B designation, which have temporary protection, the Town has first refusal to acquire lands that have been enrolled in these real estate tax abatement program. There are 1079.8 acres of Chapter 61 property in Franklin, 930.7 acres of which are in either Rural Residential I or Rural Residential II zoning districts, and the balance (149.1 acre) is zoned industrial. Of the residentially zoned Chapter 61 properties Franklin Country Day Camp has just under 180 acres, and Franklin Country Club owns 115.3 acres.

Table 16: Characteristics of Developable Land in Franklin

Land Characteristics	Amount
Total Assessed Land Area (all zones)	16,995 Acres
Total Land Zoned Residential	14,063 Acres
Remaining Land Available for Residential Development	2,289 Acres
Percent Remaining Land Available for Residential Development	13.40%
Number of Remaining Developable Parcels	933
Average (Mean) Developable Parcel Size	2.45 Acres
Number of Lots less than 0.5 Acres	45%

Source: Town of Franklin GIS Database

The amount of developable land for residential property, however, is not restricted to that zoned for residential use. Commercial and industrially zoned properties have been developed for housing, in particular, for Chapter 40B developments on industrially zoned land. There are also a substantial number of residential units within the Town's Commercial zoning districts, especially in the Downtown area. Many lots, depending on their location, the type of zoning and density allowances, have the potential for new and infill developments. Any residential development on these non-residentially zoned lots would depend on site-specific characteristics including, access, adjacent uses, environmental constraints, availability of utilities, property owners, and maybe most importantly zoning.

Despite existing and increasing challenges, Franklin is continually evaluating and reviewing both publicly and privately owned parcels for potential purchase with aims towards both open space protection and affordable housing production.

1.1.5 Town Infrastructure

Water Supply and Demand. Approximately 90% of the Town is serviced by the Town of Franklin's public water supply. Currently the Town of Franklin obtains its drinking water from 12 groundwater supply wells. In addition to the supply wells, the Town operates 8 booster pump stations, 6 water storage tanks, 2,000+ hydrants, 157 miles of water main and approximately 9,000 water services. The Town pumps over 990,000,000 gallons of water per year. Current water use averages over 2.78 million gallons per day (mgd), while permitted average daily demand is 3.20 mgd. The Town of Franklin continues to address water supply, demand, and quality issues and needs as needed.

The Town is adopting measures to increase the efficiency of the water system as part of its overall strategy to meet demand. In particular, the water department is addressing the amount of water loss to the system by using various methods such as infiltration and inflow tests, to reduce loss. With these plans to address the supply and demand and current projections, the Town of Franklin appears to be able to support the projected population increase over the next 10 years (estimated to be as many as 35,867 persons in 2030).

Sewer Service. Approximately 75% of the Town has public sewer. There are still a number of undeveloped parcels in the Town that are eligible for extension or tie-ins to the sewer system. The Town of Franklin sanitary sewer system is comprised of 137 miles of sewer pipe, 3,400+ manholes and 23 pump stations. Sewage from the Municipal system is conveyed to the Charles River Pollution Control District in Medway for treatment. The existing sewer infrastructure is generally considered to be in good condition; however the Town has identified a few areas including one of its main interceptors that will need substantial maintenance or replacement in order to maintain the capacity of the system. The Beaver Street Interceptor project needs to be engineered, funded and constructed in the near future, which will likely increase sewer rates within a couple years. Without implementation of the improvement project, future housing development could eventually be curtailed in areas unable to install individual onsite septic systems.

Stormwater. The Town is required under federal law to begin implementing a long-term 20 year mitigation plan to improve the quality of stormwater discharge into the Charles River; to manage this effort the Town is working to create a new Stormwater Utility. This utility will not slow development of residential housing, but there will be small stormwater utility fees based on the amount of impervious lot coverage.

Roads and Sidewalks. The Town has an aging roadway system which is challenging to keep in a well maintained condition. The Town regularly assesses roadway improvements needed, and ranks them based on in field observation and its roadway rating system. A certain number of the most challenging roadways are addressed each year with reconstruction; utilities needing replacement/maintenance are addressed a year in advance of the roadway/sidewalk improvements.

School System. Franklin's Public School System is in excellent condition and includes a fairly new High School, and excess capacity in each grade level; there will likely be excess capacity for the next decade.

Emergency Services. The Town is fortunate to have outstanding emergency services. The Metacomet Emergency Communications Center (MECC), which went in service 2019, provides police, fire, ambulance and rescue dispatching services to the towns of Franklin, Norfolk, Plainville, and Wrentham. Medical emergencies account for over 60% of Franklin Fire Department's emergency responses. Both the Fire and Police Departments have more than 50 full time professional employees providing round the clock service. Continued investment is needed to maintain a high level of service; a new Police Headquarters will be needed in the fairly near future.

1.1.6 Development Constraints and Limitations

Natural & Physical Constraints

The majority of remaining residentially zoned unprotected parcels in Franklin have at least some development constraints in the form of wetlands, flood zones, ledge or similar physical constraint. However, several hundred additional single family homes could still be permitted and constructed, based on existing zoning.

Funding Constraints

The Town is limited in its ability to provide cash funding for new affordable housing units. The Town's Municipal Affordable Housing Trust (MAHT) has gifted land and cash to support development of one large senior housing development as well as a small number of single unit projects. Currently the MAHT is working with JNJUHL & Associates to develop an additional senior housing development (Franklin Ridge); the Trust has already committed the required land and \$500,000 for this project.

As a Housing Choice Community the Town will continue to apply for HCC capital grants in order to assist the affordable housing developers accomplish their goals. The Town has been awarded a \$201,000 FY21 HCC grant to construct the water distribution system improvements needed for the Franklin Ridge project.

This past year the Town's residents voted to support the CPA, which will provide additional affordable housing funding in the near future.

Regulatory Constraints

Zoning. The Town has seen substantial development during recent decades, but there is still ample residentially zoned property to support addition residential development in the form of single family residential subdivisions and some infill on residentially zoned parcels. However, given the majority of very low income, low income, and moderate income families cannot afford new single family homes on large lots in Franklin, the Town's zoning regulations may need modification in order to increase the number of lower cost housing units. The Town is currently considering an Inclusionary Housing Bylaw, as well as potential changes to the allowed housing density in certain Zoning Districts. The Town hopes to contract with the MAPC for their technical assistance in providing a zoning audit and other related planning services before June 2021.

1.1.7 Housing Stock Assessment

The following section reviews Franklin's current housing supply and how it has changed over the past decade. Understanding housing type, age, tenure, and recent development will contribute to an understanding of current needs and goals for Franklin's future.

Characteristics of the Housing Stock

The Town of Franklin is situated like many typical New England communities; a town common surrounded by residences built in the mid to late-1800's, with churches, a post office and library all within walking distance of the commercial center and numerous stores and restaurants. Some of the brick-faced businesses on the first floor of the commercial center have condominium or apartment units located on upper floors bringing people into the town center to shop and gather.

Radiating out from the Downtown Commercial center are various neighborhoods, with single-family and multi-family turn of the century homes. Surrounding the Town Common is the Franklin Town Common Historic District and the Dean College Historic District. Both of these historic districts contain homes built in the early 1800's and have played a significant role in defining Franklin's character. In addition to rental units, condominium, single-family and multi-family homes found in and around the Downtown, there are also various residential structures and dormitories associated with housing for Dean College students.

Further away from Franklin's Downtown, the housing boom of the 1980s and 1990's becomes easily apparent, when over 5,100 residential structures were built. During this period, large scale subdivisions were constructed with significantly sized, single-family houses, most with 3 or more bedrooms. A mix of older homes, new subdivisions, and protected open space are located throughout the Town; several working farms are still operating. The Town of Franklin's Zoning Map and a Map of Franklin's subdivisions including affordable housing developments are included in Attachment F.

Housing Type & Age

Approximately 41% of Franklin's housing stock was built before 1980, with 14.8% of homes having been constructed prior to 1949. While there are a number of aging homes in Franklin, there is a substantial number of relatively new housing. Between 1980 and 1999 Franklin saw tremendous growth in housing

construction; approximately 42% of Franklin’s housing stock was constructed during that 20 year period. In comparison, the next two decades saw substantially less housing development; even so between 2000 and 2010 over 1,400 new housing units were built, and since the 2010 Census building permits for another 1,295 housing units were issued. Table 17 below contains data from the 2019 ACS and does not have an accurate number for houses Built 2010 or Later; the actual number is roughly twice the 615 units listed. More accurate numbers will be available once the 2020 Census data is released.

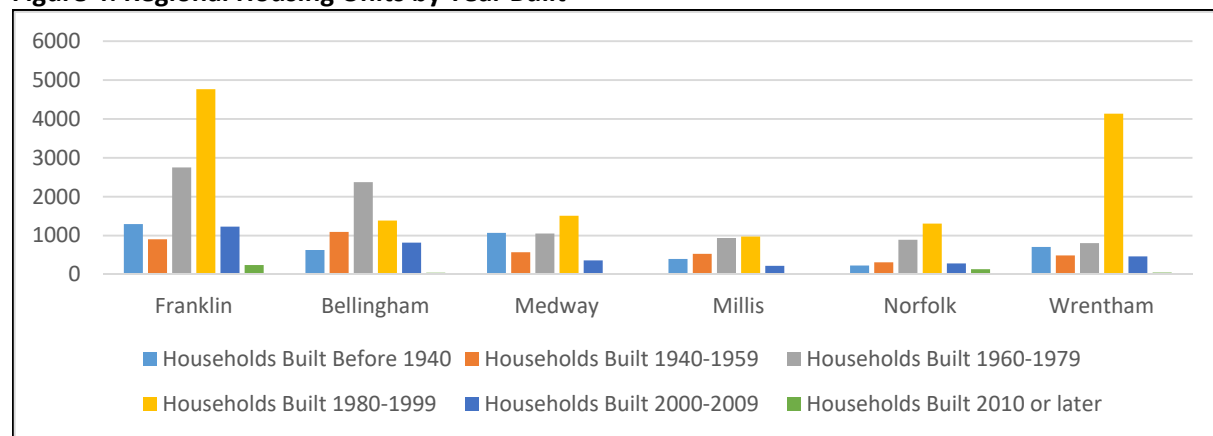
Table 17: Age of Franklin’s Housing Stock

Year Structure Built	Number	Percent
Built 2010 or Later	615	5.0%
Built 2000 to 2009	1,419	11.6%
Built 1990 to 1999	2,832	23.2%
Built 1980 to 1989	2,283	18.7%
Built 1970 to 1979	1,181	9.7%
Built 1960 to 1969	1,469	12.0%
Built 1950 to 1959	610	5.0%
Built 1940 to 1949	224	1.8%
Built 1939 or earlier	1,559	13.0%
Total Housing Units	12,192	100.0%

Source: US Census 2019 ACS Estimates

Figure 4 below compares Franklin’s historic housing development to adjacent communities. Franklin had the highest number of housing units built in all time periods displayed, with the exception of Bellingham during 1940-1959.

Figure 4: Regional Housing Units by Year Built



Metropolitan Area Planning Council, 2017

Construction of multi-family housing units in Franklin before 2000 was fairly low; building permits issued for the construction of multi-family housing units infrequently exceeded 20 per year. During the last 20 years there have been fairly substantial increases in multi-family housing. In 2002 Franklin Commons located on Gatehouse Lane was constructed; the housing development contains 96 units. In 2004 the majority of the 300 multi-family units at The Residences at Union Place on Independence Way were constructed. Two senior living/assisted living facilities have been constructed: 136 units at Magnolia Heights at 485 E. Central Street, and 86 units at The Enclave at 656 King Street in 2012. More recently two large apartment complexes were permitted, one being a Chapter 40B project containing 280 rental

apartments in 2015, and the other a transit orientation development containing 257 rental apartments in 2017, and two condominium developments were constructed, 55 units on East Central Street starting in 2014, and 96 units on Pond Street starting in 2017.

Number of Housing Units and Units in Structure

In 2000, approximately 70.3% (7,262 units) of the Town's total housing stock were single-family homes, while two-family homes comprised 11.4%. Only 3.8% of housing structures contained greater than 20 units while 3.7% of housing structures had 10 to 19 units.

The majority of Franklin's housing are single family homes, and recently the percent of single family homes is increasing slightly (65.7% in 2010; 66.6% in 2019). Table 18 below shows the distribution of housing units in Franklin according to US Census Bureau estimates for 1990, 2000, 2010 and 2019.

Table 18: Number of Housing Units Per Building

Units in Structure	Year			
	1990	2,000	2010	2019
Total Housing Units	7,692	10,327	11,261	12,192
1, detached	4843	7,262	7,400	8,118
2	1136	1,186	1,561	1758
3 or 4	451	576	408	526
5 to 9	604	554	545	353
10 to 19	347	348	493	489
20 or more units	197	401	854	921
Mobile home or trailer	7	0	0	0
Other	107	0	0	27

Sources: U.S. Census Bureau Data: Census 2000 File 3 (SF-3). Table H30. Units in structure. 2008-2015 ACS, 2019 ACS

Size of Existing Housing Units

Table 19 below provides a summary of the number of rooms per housing units. 3.7% of housing units in Franklin have 2 rooms or less, and 10% of housing units have 3 or less rooms. The median number of rooms per housing unit in Franklin is 6.8. The Town has many large single family homes; almost a quarter (24.1%) of Franklin's housing units contain 9 or more rooms.

Table 19: Number of Rooms Per Housing Unit

Number of Rooms	Housing Units	Percent
1 room	164	1.3%
2 rooms	293	2.4%
3 rooms	763	6.3%
4 rooms	1,434	11.8%
5 rooms	1,106	9.1%
6 rooms	1,844	15.1%
7 rooms	1,603	13.1%
8 rooms	2,052	16.8%
9 rooms or more	2,933	24.1%
Total housing units	12,192	100.0%

Source: US Census 2019 ACS Estimates

Table 20 below provides a summary of the number of bedrooms per housing unit. 67.8% of Franklin's housing units contain 3 or more bedrooms. The average (mean) number of bedrooms per housing unit in Franklin is just under 3 (2.97 bedrooms).

Table 20: Bedrooms per Housing Unit

Number of Bedrooms	Housing Units	Percent
No bedroom	211	1.70%
1 bedroom	1,047	8.60%
2 bedrooms	2,669	21.90%
3 bedrooms	4,050	33.20%
4 bedrooms	3,421	28.10%
5 or more bedrooms	794	6.50%
Total housing units	12,192	100.0%

Source: US Census 2019 ACS Estimates

Housing Tenure: Renter/Owner-occupied

In 2010 there were 11,394 housing units in Franklin, of which, 96.5% (10,995) were occupied; 79.68% were owner-occupied (8,761 units) while 20.32% were renter-occupied (2,234 units). According to the 2019 ACS, since 2010 an additional 798 housing units were added to Franklin's housing inventory. The vast majority of Franklin's housing stock is owner-occupied. Table 21 below provides a summary of housing tenure since 1990.

Table 21: Housing Tenure in Franklin, 1990 to 2019

Housing Tenure	1990 Census	Percent of Total OHU	2000 Census	Percent of Total OHU	2010 Census	Percent of Total OHU	2019 ACS	Percent of Total OHU
Total Housing Units	7,692		10,327		11,394		12,192	
Occupied Housing Units (OHU)	7,406		10,152		10,995		11,941	
Owner-occupied units	5,609	75.74%	8,261	81.37%	8,761	79.68%	9,631	80.65%
Renter-occupied units	1,797	24.26%	1,891	18.63%	2,234	20.32%	2,310	19.35%
Vacant Housing Units	286		175		399		251	
Average Household Size								
Owner-occupied units	3.06		3.06		2.95		2.89	
Renter-Occupied units	2.22		1.95		2.07		1.87	

Source: United States Census Bureau

The percent of owner occupied and rental occupied units have stayed fairly stable over the 30 year period. In 2019, 97.9% of Franklin's housing units were occupied, up from 96.5% in 2010; 80.65% percent of the occupied units were owner-occupied and 19.35% were renter-occupied.

As shown in Table 21 above, the average household size of both owner-occupied and renter-occupied housing units has decreased in recent decades. The average household size of owner-occupied housing units has decreased by 5.6% since 1990, and the household size of renter-occupied units decreased by 15.8% to 1.87.

Vacancy

According to Census data shown above in Table 21, the Town's vacancy rate is a very low 2.1%, down from 2.7% in 2015 and 3.5% in 2010. Though comparable to the surrounding towns, Franklin's rate of

vacancy was lower. According to the 2019 ACS, rental vacancy rates are at 3.2%, down from 4.2% in 2015 and 11.7% in 2010.

Assessment of Recent Housing Development

Since Franklin's last Housing Production Plan was finished in 2011 the Town has seen a substantial number of housing developments permitted and constructed. Franklin DPCD has regularly assessed the Town's housing development by tracking permitted projects and number of building permits issued. To obtain input on the Town's housing needs DPCD has attended various meetings to discuss housing strategies, provide updated information, and ask for input. On January 13, 2021 DPCD provided Franklin Town Council's Economic Development Subcommittee with a presentation of its most recent Housing Production Assessment. The presentation is included in Attachment E.

Residential Unit Building Permits. Between 2010 and 2015, Franklin issued building permits for 488 new housing units. Of the total building permits issued during this period, 208 were for single-family housing, 63 units were small condominium developments with 2-family buildings and or 3-4 family buildings, and 222 housing units were senior living/assisted living facilities - 136 units at Magnolia Heights at 485 E. Central Street, and 86 units at The Enclave at 656 King Street. Not counting Magnolia Heights and The Enclave, the Town issued building permits for 264 residential units over the six year period, an average of 44 units per year. More recently housing development has increased with permitting of two condominium developments and two large scale apartment complexes, one of which is a 40B affordable apartment project.

During the 11 year period from 2010 through 2020 the Town's Building Department issued building permits for 1,295 housing units. See Table 22 below. New Housing Starts (building permits for housing units) were substantially slower in 2020 with only 12 housing units permitted, however this was likely a temporary slowdown due to the pandemic.

**Table 22: Building Permits Issued 2010-2020,
New Housing Starts Per Year**

Calendar Year	Housing Units	Notes
2010	31	
2011	57	
2012	134	Includes 86 units at 656 King Street
2013	183	Includes 136 units at 485 E. Central
2014	48	
2015	35	
2016	316	Includes 280 units at Weston Woods
2017	52	
2018	354	Includes 257 apartments on Dean Ave
2019	73	
2020	<u>12</u>	
Total Permits	1,295	

Source: Town of Franklin Building Commissioner.

Table 23 provides a partial list of recently completed housing developments and Table 24 provides a list of housing projects that are currently under construction.

**Table 23. Planning Board and ZBA Approvals:
Recently Completed Housing Projects**

Name	Location	Type	Units	Year Approved
Boudreaux Estates	South St.	Single Family	3	2004
Lakeview Estates	Brandywine Rd	Single Family	2	2009
Villages at Cook's Farm	East Central St.	Condo, Detached	55	2014
Winter Gardens	Jenna Way	Single Family	5	2014
Westerly	West Central St.	Apartments (40B)	280	2015
Union Meadows	Upper Union St.	Single Family	7	2016
Rolling Brook Estates	Lincoln St.	Single Family	9	2016
Dean Ave Apartments	Dean Ave	Apartments	257	2017
Pond Street Condos	Pond St.	Condo	96	2017
Maple Preserve	Maple St.	Single Family	10	2017
Acorn Hill Estates	Acorn Place	Single Family	4	2017
Main Street Apartments	70 East Central St.	Condo	12	2018
116 Alpine St	Alpine	Condo	4	2018
		Total	744	

Source: Town of Franklin Department of Planning & Community Development.

**Table 24. Planning Board and ZBA Approvals
Housing Projects Permitted and Currently Under Construction**

Name	Location	Type	Units
Bogan Estates	Washington St.	Single Family	4 (1 Built)
Countryside Estates	Prospect St.	Single Family	9 (5 built)
Mine Brook	Margret's Cove	Single Family	6
Chestnut St. Apartments	Chestnut St.	Rental	10
Marcus Properties	340 E. Central St.	Rental	<u>104</u>
		Total	133

Source: Town of Franklin Department of Planning & Community Development.

Housing development does not appear to be slowing down. Table 25 is a list of housing projects that have been permitted but construction has not begun. Three of the six housing developments listed will contain SHI eligible affordable housing units once completed.

Table 25. Housing Projects Permitted, Not Constructed

Name	Location	Type	Units
Uncas Ave Extension	Uncas Ave	Duplex	18
Madalene Village	Cottage St.	Townhouses	32
Franklin Ridge	Panther's Way	Rental	60
Chestnut Senior Village	Chestnut St.	Condo	27
West Central Street	278 W. Central St.	Single Family	4
Maple St - LeBastie Land	Maple St.	Single Family	<u>58</u>
		Total	199

Source: Town of Franklin Department of Planning & Community Development.

It is expected that some of the permitted projects in Table 25 will begin this year, and there are other proposed projects that will likely seek Planning Board approval. See Table 26.

Table 26: Potential Housing Developments

Name	Location	Type
Schmidt Farm	Prospect St.	
Eastern Woods	725 Summer St.	Single Family
Olam Estates	900 Washington St.	Single Family
94 East Central St	East Central St.	Condos

Source: Town of Franklin Department of Planning & Community Development.

Number of Residential Housing Units in Franklin

There have been a substantial number of housing units permitted and constructed between 2010 and 2020, and more are on the way. As mentioned above approximately 1,295 housing units were constructed in the last 10-11 years, representing an 11.4% increase.

The Town is unsure of the exact number of units, but Table 27 below provides an estimate. The estimated number of current housing units is based on the 2010 Census, and Building Permits for new housing units issued. The Town will know fairly soon how close the estimate is when results to the 2020 Census are released.

Table 27: Estimated Number of Housing Units

Number of Housing Units in Franklin, January 2021	
Date/Year	Housing Units
Units Counted During 2010 Census	
April 2010	11,350
New Housing Starts	
2010 - 2020	1,295
Estimated Total Number of Housing Units	
January 1, 2021	12,645

Source: Town of Franklin Department of Planning & Community Development.

1.1.8 Assessment of Current Housing Market

The cost of housing throughout the country continues to climb, making it much more difficult for individuals and families with moderate household income to purchase, especially for hopeful first time homeowners. Franklin's Department of Planning & Community Development obtained housing market data from a variety of sources, and has attempted to convert a substantial amount of data into a fairly easy to understand summary below. All data and charts in this section of the HPP were obtained from either Zillow (www.zillow.com), Massachusetts Association of Realtors (www.marealtor.com), or Redfin (www.redfin.com), unless otherwise noted.

Current Home Prices

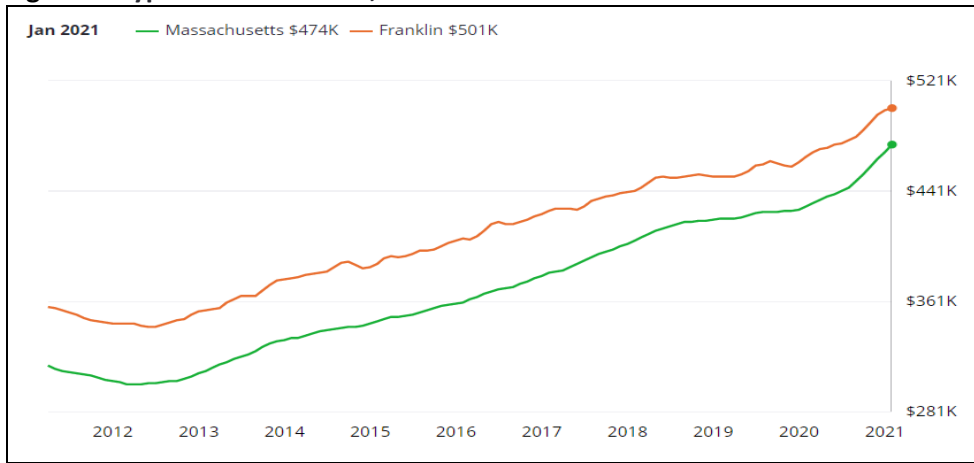
Typical Home Values. According to Zillow the typical value of homes in the United States as of January 2021 was \$269,039. This value is seasonally adjusted and *only includes the middle price tier of homes.*

United States home values have gone up 9.1% over the past year and Zillow predicts they will rise 10.1% in the next year.

The typical value of homes during January 2021 in Massachusetts was \$474,673. Again, this value is seasonally adjusted and only includes the middle price tier of homes. Massachusetts home values have gone up 10.4% over the past year, and up 51.6% since April 2011 when the typical home value in the State was \$313,000.

As shown on Figure 5 below the typical home value in Franklin is \$501,000, which is an 11.1% increase since January 2019, and a 40.7% increase since April 2011 when the typical home value in Franklin was \$356,000.

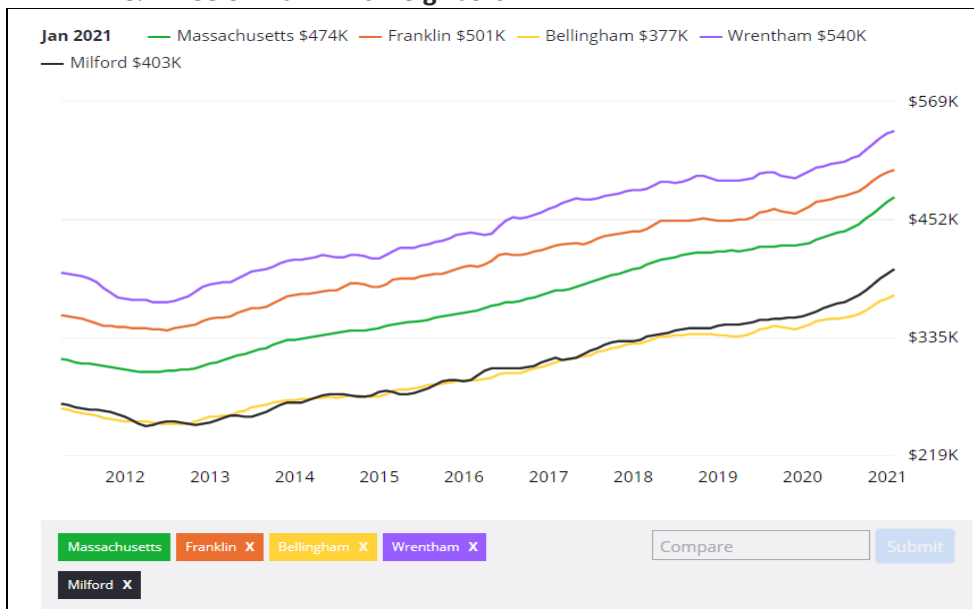
Figure 5: Typical Home Values, Massachusetts & Franklin



Source: Zillow, www.zillow.com/home-values/

Figure 6 below compares typical home values during January 2021 in Massachusetts (\$474,673) and Franklin (\$501,000), to three of Franklin's neighboring communities.

Figure 6: Typical Home Values, Massachusetts, Franklin & Three of Franklin's Neighbors

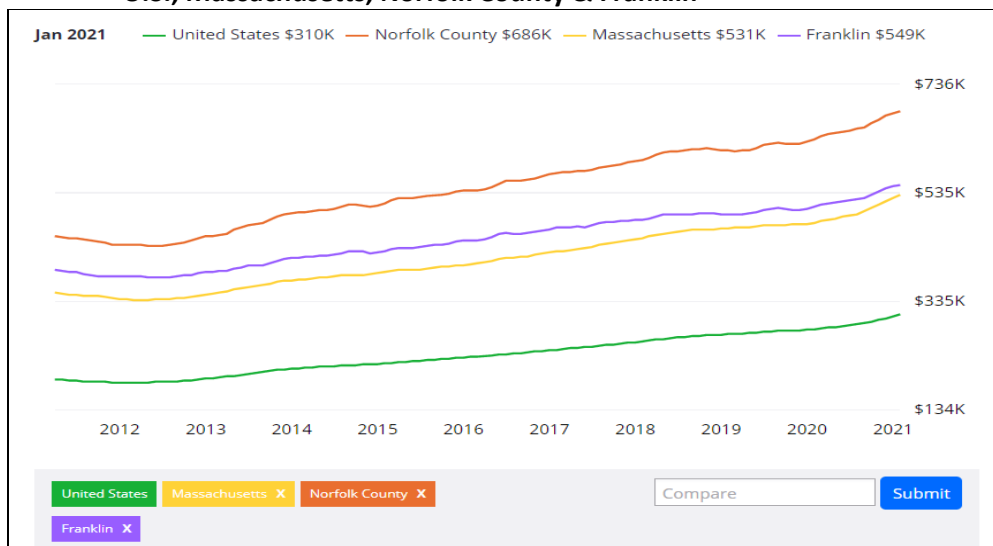


Source: Zillow, www.zillow.com/home-values/

Median Sales Price. As mentioned above, the “typical value of homes” is a value that is seasonally adjusted and only includes the middle price tier of homes. The actual median sales price of all houses sold is actually different and normally higher; the median sales price is a “Point at which half of the sales sold for more and half sold for less, not accounting for seller concessions, in a given month”.

Single Family Home Values. According to Zillow the median price in the United States for a single family home is \$310,000; the median single family home in the Massachusetts is \$531,000, which is 71% above the country’s average. Figure 7 below compares single family home values during January 2021 in the United States (\$310,000) and Massachusetts (\$531,000), to Norfolk County and the Town of Franklin. Franklin’s single family home value (\$549,000) has been consistently higher than the Massachusetts value, but is substantially lower than the Norfolk County single family home value (\$686,000).

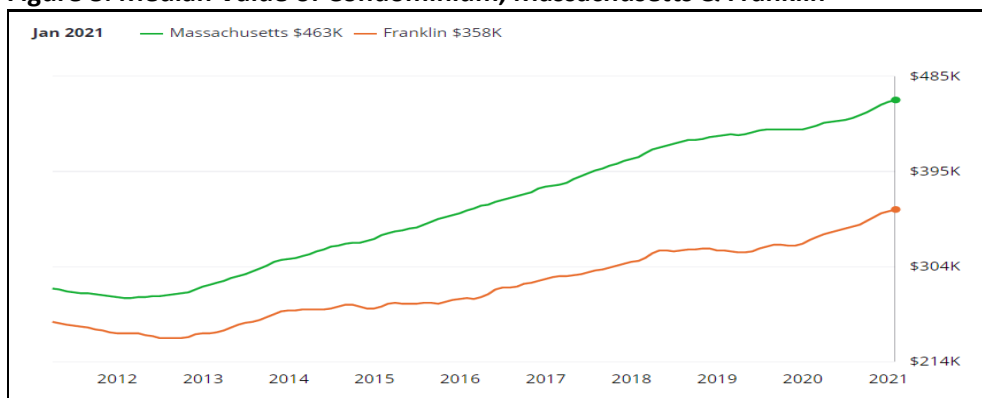
**Figure 7: Single Family Home Value Comparison
U.S., Massachusetts, Norfolk County & Franklin**



Source: Zillow, www.zillow.com/home-values/

Condominium Values. According to Zillow the median value of condominiums in the U.S. during January 2021 was \$341,000, 7.9% higher than in January 2019 when the median value was \$316,000. Figure 8 below shows that the January 2021 Median Value of Condominium in Massachusetts was \$463,000; the value of condominiums in the Town of Franklin was \$358,000, 14.7% higher than in January 2019 when the median value in Franklin was \$312,000, and approximately 46% higher than January 2011.

Figure 8: Median Value of Condominium, Massachusetts & Franklin



Source: Zillow, www.zillow.com

The current housing market is very challenging for individuals looking to purchase a home. Some may say it's never been a worse time to buy, especially for first time home owners with moderate income. DPCD has utilized data collected monthly by the Massachusetts Association of Realtors (MAR), which is provided on the MAR website (www.marealtor.com). MAR's Monthly Indicators report for February 2021 is included in this document as Attachment G. The data provided are the current (February 2021) housing market indexes, compared to that of a year ago (February 2020). The information in the remainder of this section was taken directly from MAR's Monthly Indicators report. In addition to median sale prices mentioned above, MAR utilizes several other indexes to gage the health of the Massachusetts housing market. Below are summaries of several important measures.

Closed Sales

Closed Sales, a measure of home sales that were closed to completion during the month, increased 8.1 percent for single-family homes and 6.0 percent for condominium properties from the previous year.

Percent of Original List Price Received

The Percent of Original List Price Received is the total of all sold prices, divided by the total of all original prices listed. Currently the Percentage is at 99.8%, (up 4.1% from February 2020), and sellers are frequently receiving offers for above the original prices listed and receiving multiple offers. It is definitely a sellers' market; from September 2020 through December 2020 the Percent of Original List Price Received was at or above 100%.

Cumulative Days on Market Until Sale

Cumulative Days on Market Until Sale is the average number of calendar days from when a listing is first listed to when a property goes into the last pending status before it is sold. The Cumulative Days on Market Until Sale for single family homes was 50 days during February 2021, down 36.7% from the previous year. The average for the last 12 months was at 49 days, down 19.5%. For condominiums the average for the last 12 months was at 51 days, down 5.7% from the previous year.

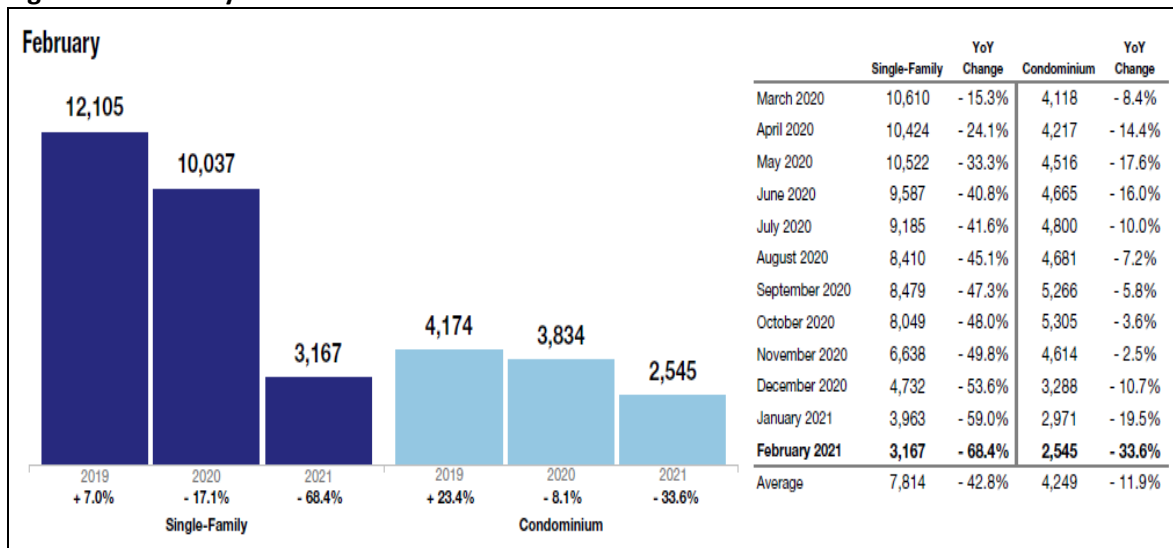
New Listings

New Listings is a measure of how much new supply is coming onto the market from sellers. It is calculated by counting all listings with a list date in the reporting period. New Listings were down 31.4 percent for single-family homes and 3.8 percent for condominium properties from a year ago.

Inventory of Homes for Sale

Inventory of Homes for Sale is simply the number of homes available for sale at a given time. The availability of homes for sale has a big effect on supply-demand dynamics and home prices. Figure 9 below shows there were only 3,167 single family homes on the market in Massachusetts at the end of February 2021, down 68.4% from the previous year.

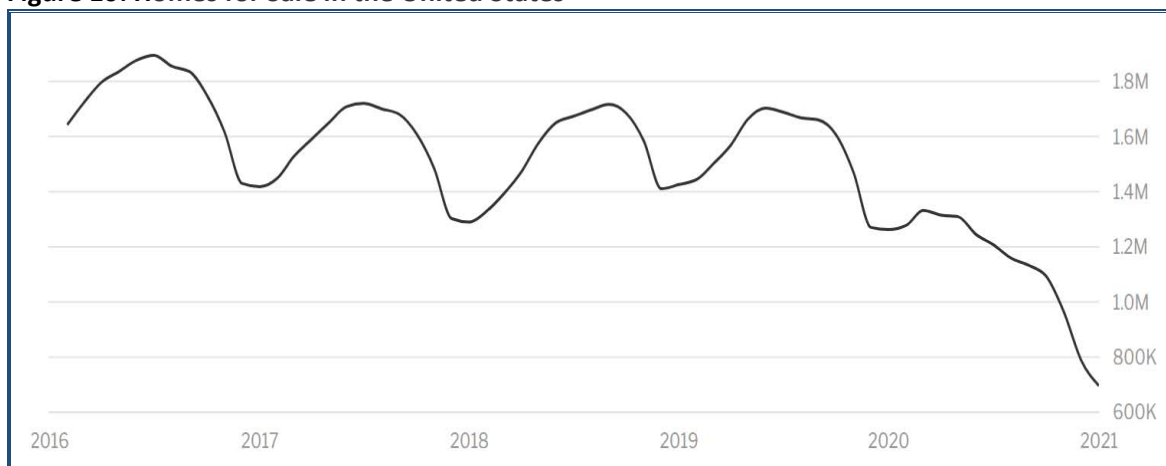
Figure 9: Inventory of Homes for Sale



Source: Monthly Indicators report for February 2021, Massachusetts Association of Realtors, www.marealtor.com

The low inventory of homes for sale is not only in Massachusetts, but throughout the country. According to Redfin.com, during January 2021 there were 696,312 residential homes for sale in the United States, less than 50% from the previous year, and roughly one third of the homes for sale in June 2016. See Figure 10 below.

Figure 10: Homes for Sale in the United States

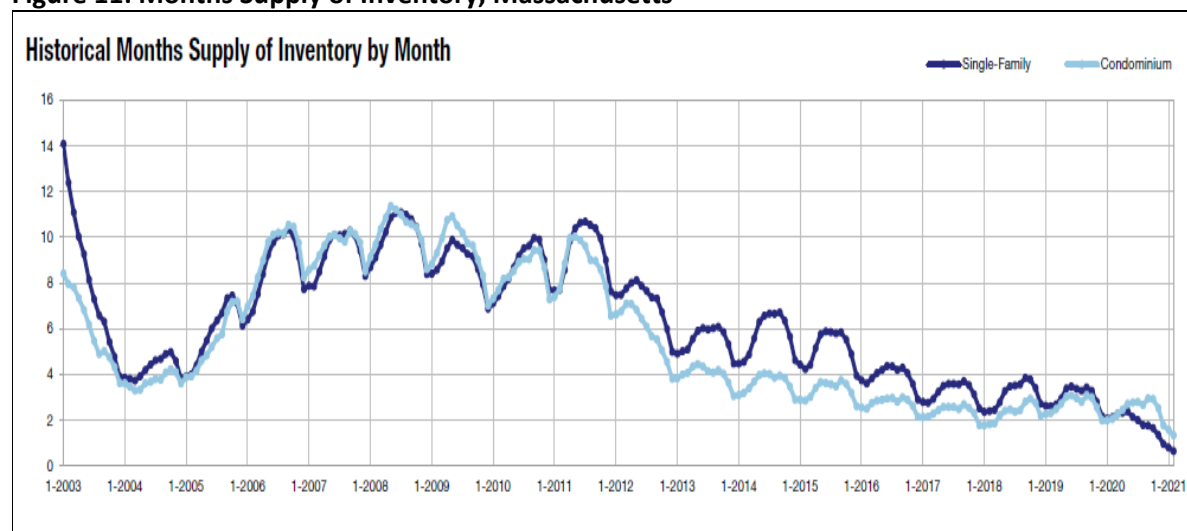


Source: Redfin, www.redfin.com/us-housing-market

Months Supply of Inventory

Months Supply of Inventory is the inventory of homes for sale (at the end of a given month) divided by the average monthly pending sales from the last 12 months. As Figure 11 below shows there is currently less than one month's supply (0.6 month supply) of single family homes in inventory, and approximately 1.3 month's supply of condominiums. Months Supply of Inventory decreased 71.4 percent for single-family units and 35.0 percent for condominium units.

Figure 11: Months Supply of Inventory, Massachusetts



Source: Monthly Indicators report for February 2021, Massachusetts Association of Realtors, www.marealtor.com

According to MAR, February 2021 housing supply numbers represent the “lowest number of single-family homes and condominiums for sale since MAR began reporting the data in 2004”. Housing supply is very low, and very highly priced.

Housing Affordability Index

The Housing Affordability Index is a measure of how affordable a region’s housing is to its consumers. A higher number means greater affordability. The index is based on interest rates, median sales price and average income by county. As an example, an index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability. When the index is below 100, median household income is less than what is necessary to qualify for the median-priced home. During February 2021 MAR reported an index of 90 for single family homes (down 15.1% from February 2020), and a 98 for condominiums (down 4.9% from 2020). Therefore, using the Housing Affordability Index, the current median household income in the region (Massachusetts) is approximately 90% of what is necessary to qualify for a median-priced home under prevailing interest rates.

Mortgage Interest Rates

According to the MAR Monthly Indicators report for February 2021 mortgage interest rates are slightly higher in February 2021 than in recent months, but are still below February 2020 levels. The MAR report also states that interest rates may rise a bit further in coming weeks, but according to Freddie Mac chief economist Sam Khater, “while there are multiple temporary factors driving up rates, the underlying economic fundamentals point to rates remaining in the low 3 percent range for the year. With rates still at historically low levels, home sales are unlikely to be significantly impacted, though higher rates do impact affordability”.

1.2 Housing Affordability

As discussed above, the Housing Affordability Index is a measure of how affordable a region's housing is to its consumer. The current median household income in Massachusetts is approximately 90% of what is necessary to qualify for a median-priced home under prevailing interest rates. So currently households with median income are not making enough to buy the median-priced home; according to the 2019 ACS, well over 40% of Franklin households are below the median income level for the region. Putting together a 10% down payment for the median priced home in Franklin is a major struggle for anyone looking to purchase a first home.

Home Ownership Affordability: Gap Analysis. Similar to using the Housing Affordability Index as a measure of how affordable a region's housing is to its consumers, a home ownership gap analysis is a way to measure home ownership affordability to determine the difference between two figures:

- 1) 'Buying Power' based on the income of an individual buyer in the same community or region as the home being sold, and
- 2) The sales price of the home.

This information is used to determine the disparity or "gap" between sales and the buying power of the potential owner. By looking at what people can afford, based on available demographic information, a picture emerges of how difficult it would be for a family with a certain income to settle into a community.

Homeowners typically pay monthly housing costs, which usually consist of a monthly mortgage payment, taxes, and insurance. However, equity or cash that must be used in most cases as a down payment for a new house is also necessary to enter the Franklin housing market. Conventional underwriting standards usually offer mortgages with a 30-year payment period and require a 10% down payment. Even though mortgage rates are currently low, high demand for homes, record high home prices, and very low supply of homes makes owning a home more than a little challenging, especially for individuals or families just entering the market.

Cost Burden as a Measure of Housing Affordability

Housing affordability can be measured by the ability of households to pay a mortgage or rent as a certain percentage of income. Housing Cost Burden is the ratio of housing costs to household income:

- For renters, housing cost is gross rent (contract rent plus utilities)
- For home owners, housing cost is "select monthly owner costs" which includes mortgage payment; utilities; association fees; insurance; and real estate taxes.

To estimate the number of households that are cost burdened DPCD utilized the HUD's Comprehensive Housing Affordability Strategy (CHAS) (<https://www.huduser.gov/portal/datasets/cp.html>). "The primary purpose of the CHAS data is to demonstrate the number of households in need of housing assistance". Among other things CHAS data uses identify households in each community that "have income low enough to qualify for HUD's programs (primarily 30, 50, and 80 percent of median income)".

As shown in Table 28 below approximately 3,020 of Franklin households (26.7%) may qualify for affordable housing programs, including purchasing housing units on Franklin's SHI, based on income. Households in Franklin making income under 80% of AMI (area median Income) may qualify for purchase of housing unit on Franklin's SHI, but they many times do not qualify for a mortgage. Table 29 is a table of affordable housing income limits for the Franklin region.

Table 28: Franklin Households Qualifying for Affordable Housing Programs

Income Distribution Overview	Owners	Renters	Total
Household Income <= 30% HAMFI	315	635	950
Household Income >30% to <=50% AMFI	720	345	1,065
Household Income >50% to <=80% AMFI	790	215	1,005
Household Income >80% to <=100% AMFI	815	260	1,075
Household Income >100% AMFI	6,540	655	7,195
Total	9,180	2,105	11,290

Definition: AMFI - Area Median Family Income

Source: HUD CHAS Data, www.huduser.gov/portal/datasets/cp.html, 2013-2017 ACS

Table 29: FY 2020 Affordable Housing Income Limits

Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area			
Household Size	Extremely Low Income (30% AMI)	Very Low Income (50% AMI)	Low Income (80% AMI)
1 Person	\$26,850	\$44,800	\$67,400
2 Person	\$30,700	\$51,200	\$77,000
3 Person	\$34,550	\$57,600	\$86,650
4 Person	\$38,350	\$63,950	\$96,250
5 Person	\$41,450	\$69,100	\$103,950
6 Person	\$44,500	\$74,200	\$111,650
7 Person	\$47,600	\$79,300	\$119,350
8 Person	\$50,650	\$84,450	\$127,050

Source: HUD

Housing affordability is a major challenge to many residents in Franklin, as it does across Massachusetts at large, with increasing real estate prices outstripping area wage growth. The affordability gap displayed underscores the increasing need for housing that is affordable to the area workforce.

Franklin's Chapter 40B Subsidized Housing Inventory

The Subsidized Housing Inventory (SHI) is the List of Affordable Housing Units that Massachusetts Department of Housing & Community Development (DHCD) Uses to Calculate a Community's percentage of Affordable Units for Chapter 40B purposes. If the SHI is at 10% or better the community is not susceptible to housing development proposals that seek to override the Town's zoning regulations through the ZBA Comprehensive Permit process (So-called 40B Projects).

Table 30 provides a summary of the Town's SHI status. As of December 21, 2020 Franklin had 1,357 affordable housing units on its SHI; 11.96% of the Town's total year-round housing units are on the Chapter 40B Subsidized Housing Inventory and the Town is therefore in compliance with Chapter 40 B. The Town has had two large housing developments added to the SHI in recent years. Franklin ZBA approved a Comprehensive Permit Application for Weston Woods (1330-1342 W. Central St.) in September 2015, resulting in 280 apartments (over 25% increase) being added to Town's SHI. During 2017 MassDevelopment provided financing to Glen Meadow apartment complex, resulting in 288 units being added to Franklin's SHI (over 20% additional increase, to 11.89%). Glen Meadow had 26 housing

units on the Town's SHI in 2010 that expired in 2016; the MassDevelopment funding restored the 26 units and added the remaining 262 units to Franklin's SHI.

Table 30: Franklin's SHI Status

Franklin's SHI Status	Housing Units ^(a)	10%	SHI Units	% SHI Units	SHI Units > or < 10%
MA DHCD SHI - Aug. 2011	11,350	1,135	1,015	8.94%	-120
MA DHCD SHI - March 2017	11,350	1,135	1,061	9.35%	-64
MA DHCD SHI - June 2017 ^(b)	11,350	1,135	1,349	11.89%	214
MA DHCD SHI - Nov. 2019	11,350	1,135	1,356	11.95%	221
MA DHCD SHI - Dec. 2020	11,350	1,135	1,357	11.96%	222

^(a) Total Housing Units Based on 2010 Census

^(b) Weston Woods (280 Units) & Glenn Meadow (288 Units) Added

The Town is not immediately under pressure to increase the number of affordable units on its SHI. However, the Town of Franklin's total year-round housing units are based on the 2010 U.S. Census, and hundreds of housing units have been permitted and constructed over the last 11 years. According to Town estimates, the Town of Franklin will likely still have over 10% affordable units on its SHI, but the percent will likely be much lower than the 12% mentioned above. Once the Town receives its 2020 Census data this HPP will be updated and if necessary the updated plan will be resubmitted to DHCD for review and re-approval. Table 31 below is an estimate of the percentage of SHI units that will actually be on the SHI once DHCD updates their numbers to include 2020 housing unit data. DPCD estimates the Town's year round housing inventory to be approximately 12,645 during the 2020 Census.

The Town will likely have well over 10% SHI units during the 2020 U.S. Census, so the Town is not under immediate pressure to increase the number of SHI units. However, at least some action should be undertaken by the Town to assure the 10% affordable level is maintained in 2030 and beyond. See Table 31 below.

Table 31: Estimate of SHI Percent Once 2020 Census Data is Utilized

Franklin's SHI Status	Housing Units	10%	SHI Units Nov. 2019	% SHI Units	SHI Units > or < 10%
MA DHCD SHI - Nov. 2019	11,350	1,135	1,356	11.95%	221
New Housing Starts: 2010 -2020 ^(a)	1,295				
Estimated Number of Housing Units during 2020 Census ^(b)	12,645	1,265	1,356	10.72%	92
New Housing Starts: 2020 -2030 ^(c)	1,295				
Estimated Number of Housing Units during 2030 Census ^(d)	13,940	1,394	1,356	9.73%	-38

Source: Franklin DPCD

(a) Approximately 1,295 housing units added in 10-11 years, representing an 11.4% increase

(b) Estimated number of housing units based on 2010 Census data and Building Permits issued since 2010

(c) If the number of housing units increase during 2020 through 2030 the same as during 2010 - 2020, the Town will have roughly 13,940 housing units during the 2030 Census

(d) Over the next 10 years the Town will need at least 39 additional SHI Units to stay over 10% in 2030

The Town will likely have well over 10% SHI units during the 2020 U.S. Census, so the Town is not under immediate pressure to increase the number of SHI units. However, at least some action should be undertaken by the Town to assure the 10% affordable level is maintained in 2030 and beyond. If development does not slow between now and the end of the decade, and the same number of housing units are permitted and constructed as in the last decade, the Town will have roughly 13,940 housing units during the 2030 Census. If no additional housing units are added to Franklin's SHI, Franklin will likely fall below the mandatory 10%. Fortunately three multifamily housing developments have been permitted that would add 72 housing units to Franklin's SHI: Franklin Ridge, Madalene Village and Chestnut Senior Village. See Table 32 below.

Table 32. Permitted SHI Projected, Not Constructed

SHI Housing Development	Total Units	SHI Units
Franklin Ridge	60	60
Madalene Village	32	8
Chestnut Senior Village	27	4
Totals	119	72

Source: Franklin DPCD

1.3 Housing Needs Projections

Based on the number of housing units already permitted in Franklin that once constructed would add housing units to Franklin SHI, the Town is not under pressure to add affordable units to its SHI; however, based on the analysis of demographics, household income, and housing market, the Town will need additional affordable housing units in the future. The number of affordable housing units available for residents with very low income and low income are not sufficient for current local and regional demand. In addition, housing for moderate/middle income individuals are getting harder to find; purchasing a home will continue to be more difficult if the housing supply in the region does not significantly increase. Workforce housing is needed. Development of smaller housing units appear to be desired, as they could be put on the market at a more affordable sale price, as long as zoning regulations are modified to allow denser development. Mixed use development is becoming more desired by both Seniors and the younger generations, as are transit orientated developments.

2. Affordable Housing Goals

The Town of Franklin is currently in compliance with Chapter 40B as it has 11.96% of the community's total year-round housing units on the Chapter 40B Subsidized Housing Inventory. Therefore the Town has not included a specific numeric affordable housing production goal it will attempt to meet over the next five years. When 2020 Census data is released the Town will reassess its compliance with the 10% Chapter 40B minimum, and if it has dropped below 10% will amend and resubmit the amended HPP for DHCD approval. The Town has developed the goals below to address its most pressing affordable housing issues.

- Goal 1: Maintain Franklin's Subsidized Housing Inventory above ten percent through 2030 and beyond.
- Goal 2: Increase the number of housing units affordable to Franklin's very low income, low income, and moderate income residents.
- Goal 3: Increase the number of affordable housing units available to persons with special needs, and the elderly.
- Goal 4: Support affordable housing appropriate for expected future demographics.
- Goal 5: Provide housing alternatives that meet the needs of Franklin based employers and employees.
- Goal 6: Adopt strategies that incentivize the production of affordable housing.
- Goal 7: Adopt zoning strategies that will advance affordable housing production.
- Goal 8: Continue the funding and expansion of the Franklin Municipal Affordable Housing Trust for additional in-perpetuity affordable housing units.
- Goal 9: Identify new funding sources and other resources for affordable housing production.

3. Implementation Strategies

DPCD has researched a wide range of strategies the Town could use to increase the number of affordable housing units in the Franklin. Many strategies relate to providing incentives to property owners and developers. The Town has previously provided incentives in the form of donated funds and land for specific Municipal Affordable Housing Trust projects, resulting in successful development projects. However, the Town has not offered developers incentives for specific private sector for profit projects. One reason for not providing incentives for housing is the desire by many residents the Town of Franklin's small Town appeal, and not be the small city that it has become. By planning out creative development strategies it should be possible to increase the number of affordable housing units and meet the needs of our residents, while at the same time maintaining the community's character.

Franklin, the region and State in general definitely have a shortage of housing units for its residents. There is a growing housing affordability crisis across the country, where families are finding it difficult to find housing that they can afford in communities the desire to live. The frequency of individuals living several communities from where they work is increasing, especially for low and moderate income workers. Both young families and seniors frequently are unable to secure affordable housing and end up moving to communities in other sections of the State, or out of state. According to the National Multifamily Housing Council (NMHC), the "combination of a shortage in rental housing, rising development costs and stagnant incomes are driving the growing housing affordability crisis affecting U.S. cities". "To help meet this demand, federal, state and local governments must come together to reduce barriers to developing more rental housing".

The Town's current Zoning Bylaw create barriers to development of multifamily housing, or smaller less expensive single family homes.

The Town of Franklin can work towards development of additional housing units for our residents, but it will not make significant progress on its own. Adopting policies designed to stimulate the development of affordable housing is necessary. Without using incentives to attract the correct type of housing the Town definitely cannot meet the housing needs of our residents.

Affordable Housing Development Incentives

The NMHC created a Housing Affordability Toolkit, which is intended to help guide discussions regarding specific housing affordability policies, tools, and incentives (<https://housingtoolkit.nmhc.org>). The Toolkit's section on housing development incentives is definitely worth the read. The NMHC Toolkit provides a good background on large scale housing problems of States and large cities, but also gives local governments a good list of regulatory and funding incentives to consider. The following text is taken directly from the HMHC Toolkit:

Housing development incentives can expand, diversify, and accelerate the production of affordably priced rental housing. A local government may employ a variety of mechanisms to incentivize the development of housing, whether by altering regulatory restrictions or by providing direct and indirect forms of support. Whatever the mechanism, these incentives ultimately increase revenue streams or decrease costs for a given development, thus increasing a project's likelihood of being developed.

There are two general types of Development Incentives:

Regulatory Incentives. Regulatory incentives can be relatively inexpensive and straightforward to implement but can be less effective than direct funding in increasing new housing by large amounts. Examples of regulatory incentives include:

Density Bonuses

- Density bonuses allow more units of housing to be built on a site than would be allowed for under existing zoning regulations in exchange for a developer's provision of affordably priced units or other public goals.

Flexible Design Standards

- Design flexibility incentives reduce regulatory constraints, allowing for more flexible building designs.

Reduced Parking

- Relaxed parking requirements can decrease costs and allow more rental units to be developed.

Accelerated Approvals

- Accelerated approvals move projects through key regulatory phases more quickly than usual, working as an incentive by decreasing both the direct and opportunity costs associated with time and risk.

By-Right Development

- A by-right development approval process uses uniform, codified, and consistent zoning and development regulation to streamline and enable new housing developments.

Funding Incentives. Funding incentives provide money directly or indirectly from public reserves. They can be significant, and even necessary, for project feasibility. Some funding incentives include:

Reduced Fees

- Fee reductions waive, reimburse, or defer a variety of fees typically incurred throughout a project's lifespan.

Public Land

- Public land policy establishes criteria by which local governments select and sell parcels of publicly controlled land at below-market prices (often free) to improve affordability.

Tax Incentives

- Property tax incentives are state or local policies that reduce the tax burden on properties that support a public policy goal.

Public Funding

- Public funding “closes the gap” for desirable but otherwise infeasible projects. The funding can be invested *directly* into project costs (capital or operating). Funding can also *indirectly* benefit a housing project by covering the costs of surrounding improvements.

The Town will utilize a wide range of strategies to implement the Goals presented in Section 2 above. Below are a few example strategies the Town will utilize.

Goal 1: Maintain Franklin’s Subsidized Housing Inventory above ten percent through 2030 and beyond.

Strategies:

- Monitor and preserve existing affordable units.
- Actively engage with developers to further incentivize SHI development.
- Advance projects under the Local Initiative Program to create the type and level of affordable housing best for the community.

Goal 2: Increase the number of housing units affordable to Franklin’s very low income, low income, and moderate income residents.

Strategies:

- Encourage developers of multifamily housing projects to create affordable housing units that would meet the needs of individuals with special needs.
- Work with housing non-profit organizations to support development of smaller style owner-occupied housing units.

Goal 3: Increase the number of affordable housing units available to persons with special needs, and the elderly.

Strategies:

- Encourage developers of multifamily housing projects to create affordable housing units that would meet the needs of individuals with special needs.
- Consider creating a density bonus incentive program that allow more units of housing to be built than would be allowed under current zoning regulations, in exchange for a developer’s provision of affordable housing units or other public good.

Goal 4: Support affordable housing appropriate for expected future demographics.

Strategies:

- Support development of smaller style rental and owner-occupied housing units to accommodate the needs of the Town’s changing population.
- Encourage the development of smaller housing units to better meet the needs of a younger generation of households.

Goal 5: Provide housing alternatives that meet the needs of Franklin based employers and employees.

Strategies:

- Create bylaw sections to allow flexible development in core areas using development agreements.
- Consider developing regulation for the by-right permitting of micro-units or studio apartments that are leased at lower than average rates.

Goal 6: Adopt strategies that incentivize the production of affordable housing.

Strategies:

- Actively engage with developers to further incentivize SHI development via Special Tax Assessments, density bonuses and additional incentives for increased SHI unit production alongside market-rate units.

- Use an incentivized Inclusive Zoning bylaw to attract SHI unit developments.
- Utilize Workforce Housing Special Tax Assessments (WH-STAs), multi-year property tax exemption, as incentive to create middle-income housing.
- Negotiate Tax Increment Finance Agreements with housing developers to lower the tax burden on specific affordable housing developments desired by the community.

Goal 7: Adopt zoning strategies that will advance affordable housing production.

Strategies:

- Perform an extensive assessment of the Town of Franklin Zoning Bylaw, Chapter 185 of Franklin Town Code. Specific attention will be shown to housing density, creating zoning related development incentives, assessing parking requirements, and other Zoning best practices.
- Consider increasing the density of residential units allowed by-right in Downtown Franklin and surrounding neighborhoods.
- Develop an Inclusionary Zoning Bylaw that incentivizes inclusion of affordable housing units in multifamily housing developments.
- Amend Zoning Bylaw Use and Dimensional Regulations.
- Amend Zoning regulations regarding parking space requirements to decrease development costs and allow additional housing units to be developed.

Goal 8: Continue the funding and expansion of the Franklin Municipal Affordable Housing Trust for additional in-perpetuity affordable housing units.

Strategies:

- Transfer Town-owned land to Franklin Affordable Housing Trust for creation of additional SHI housing units.
- Identify existing developed or underutilized properties that the Trust may be able to enhance and increase housing.

Goal 9: Identify new funding sources and other resources for affordable housing production.

Strategies:

- Identify Town-owned properties, as opportunities arise, that may be appropriate for affordable housing.
- Identify and apply for grants to support housing development.
- Apply annually for a Housing Choice Community grant to increase funding for affordable housing development.
- Adopt additional Housing Best Practices to improve chances of receiving a Housing Choice Community Capital Grant. A description of Housing Choice Best Practices is included in this document as Attachment H.

3.4 Plan Implementation

The HPP's implementation will require the commitment of a variety of organizations and individuals, including non-profit organizations, state agencies, resident volunteers, and Town departments, boards, commissions, and committees. Through the combined efforts of all parties mentioned above the Town will implement the goals outlined in this Section over a five-year implementation period.

The Administration and DPCD will work with MAHT, Franklin Housing Authority, non-profit organizations, local developers, and government agencies to further develop and implement strategies to increase the number of housing units available to our residents.

The Goals and Strategies described above will serve as the foundation for development of the Housing Element of the Town's Master Plan when updated in 2023. DPCD will provide an update on the HPP implementation on a biennial basis, or as requested by the Town Administrator.

Attachments

- Attachment A: DHCD Housing Production Plan Guidelines
- Attachment B. 2011 Affordable Housing Strategy and Development Action Plan
Summary of Section III Housing Implementation Strategy
- Attachment C. Town of Franklin 2013 Master Plan's Housing Element
Implementation Goals, Objectives and Actions
- Attachment D. Town of Franklin Subsidized Housing Inventory, November 2019
- Attachment E. DPCD Housing Production Update, January 2021 EDC Meeting
- Attachment F. Maps:
 - Subdivision Map with Affordable Housing Developments
 - Zoning Districts Map
- Attachment G. MAR February 2021 Monthly Indicators
- Attachment H. Housing Choice Best Practices
- Attachment I. Franklin Affordable Housing Trust Affirmative Fair Housing
Marketing Plan including Resident Selection Process
- Attachment J. Public Input on Draft Housing Production Plan

**Housing Production Plan Section II. B of
“MG.L. c. 40B Comprehensive Permit / Projects
Subsidized Housing Inventory.”**

GUIDELINES

Updated October 2020

For the entire Chapter 40B Guidelines, they are posted at
www.mass.gov/dhcd

Regulatory Authority: see 760 CMR 56.00



B. Housing Production Plans

1. Introduction

a. What Is the Plan?

A Housing Production Plan (HPP) in 760 CMR 56.03(4) is a proactive strategy for planning and developing affordable housing. It should be developed with opportunities for community residents to become informed of the planning process and the plan, and to provide input. The HPP will assist communities to plan for low and moderate income residents by providing a diverse housing supply. The community should:

- (1) Develop a strategy which will be used to meet its affordable housing needs in a manner consistent with the Chapter 40B statute and implementation regulations; and
- (2) Produce housing units in accordance with its HPP.

The HPP identifies the housing needs of a community and the strategies it will use to make progress in facilitating the development of affordable housing. The HPP must be consistent with the regulation and these Guidelines. HPPs approved by DHCD are posted at www.mass.gov/dhcd.

b. Why produce a Plan?

By taking a proactive approach in the adoption of a HPP, cities and towns are much more likely to achieve both their affordable housing and community planning goals. HPPs give communities that are under the 10% threshold of Chapter 40B, but are making steady progress in producing affordable housing on an annual basis, more control over comprehensive permit applications for a specified period of time.

2. Elements

a. Comprehensive Housing Needs Assessment

It is important to understand who currently lives in the community, demographic trends affecting future growth, existing housing stock and future housing needs. The HPP must establish a strategic plan for municipal action with regards to housing, based upon a comprehensive housing needs assessment that, at a minimum, examines:

- (1) The most recent available census data of the municipality's demographics and housing stock. Reviewing census data is the starting point for a community's analysis and information may be found at <http://www.census.gov/>. Regional Planning Agencies, realtors and the media are also sources of information that may be used in an HPP.
- (2) A projection of future population and housing needs, taking into account regional growth factors, that covers the entire period of the plan. The projections should address, specifically, the housing needs of the projected population at various income levels including: not more than 30% AMI, more than 30% but not more than 80% AMI, and more than 80% but not more than 120% AMI, taking into account the likely family composition of such households.
- (3) Development constraints and limitations on its current and future needs should be clearly articulated. Maps can be helpful in identifying steep slopes, watershed areas or brownfields.

- (4) The municipality's plans to mitigate such constraints. Can any of the factors be mitigated to support development?
- (5) The capacity of the municipality's infrastructure to accommodate the current population and anticipated future growth, including plans for enlargement or expansion of existing infrastructure systems to ensure that both current and future needs are met. The infrastructure analysis should evaluate the capacity of water and sewer systems, roads, utilities, public transit, schools, and any other public facilities that will impact or be impacted by future housing development.

It may not be necessary for a community to create an entirely new plan to meet these requirements. Many communities have already adopted a plan or a series of plans that contain some or all of the required elements. Current master plans, consolidated plans, or other housing strategies may contain some or all of the elements of a HPP. Municipalities may contact DHCD's Office of Sustainable Communities for assistance in converting such plans to an HPP.

However, municipalities must ensure that the existing plans or data are up-to-date. DHCD will request that a community update its former Affordable Housing Plan/Planned Production Plan, consistent with the requirements of these Guidelines, if the affordable housing plan was approved five or more years ago.

b. Affordable Housing Goals

In addition to its needs assessment, when formulating its affordable housing goals, the community should also consider the types of housing most likely to be needed and, generally, its fair housing obligations. What is the projected population of: working age? new household formation? special needs? elderly? frail elderly? What percentage of these populations is projected to be at not more than 30% AMI? at more than 30% but not more than 80% AMI? At more than 80% but not more than 120% AMI? Does the existing housing supply match the needs of these populations? Does the community expect that there will be a range of housing types which will be affordable to each income group? Therefore, the HPP must address, at a minimum, the following matters:

- (1) A mix of types of housing, consistent with community and regional needs that:
 - (a) Is affordable to households at not more than 30% AMI, more than 30% but not more than 80% AMI, and more than 80% but not more than 120% AMI;
 - (b) Provides for a range of housing , including rental, homeownership, and other occupancy arrangements, if any, for families, individuals, persons with special needs, and the elderly; and,
 - (c) Is feasible within the housing market in which they will be situated.
- (2) A numerical goal for annual housing production, pursuant to which there is an increase in the municipality's number of SHI Eligible Housing units by at least 0.50% of its total units (as determined in accordance with 760 CMR 56.03(3)(a)) during every calendar year included in the HPP, until the overall percentage exceeds the Statutory Minimum set forth in 760 CMR 56.03(3)(a). There should be a direct link between the setting of these goals and the results of the needs assessment. The numerical goal should be based on the total year round number of housing units. The total year round housing units is the total number of units for the community in the latest U.S. Census including any changes due to demolition or new construction.

c. Implementation Strategies

The HPP shall include an explanation of the specific strategies by which the municipality will achieve its housing production goals as well as a time frame/schedule for achieving the housing goals identified. Each goal should include several specific milestones to indicate progress, including all of the following strategies, to the extent applicable:

- (1) The identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing developments to meet its housing production goal. Zoning indicates a community's interest in the types of uses to be encouraged. The zoning strategy should identify points where the zoning needs to be changed to accommodate additional dwelling units: Can density be increased? Can accessory apartments be accommodated? Are upper story residential units allowed in commercial districts? In identifying geographic areas, communities must ensure that any constraints can be overcome in a timely and cost effective manner. Additionally, communities should consider the Commonwealth's Sustainable Development Principles at: <http://www.mass.gov/hed/docs/dhcd/cd/smartgrowth/sdprinciples.pdf>.
- (2) The identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications. Identification of specific sites should be consistent, to the greatest extent possible, with Sustainable Development Principles. Strategies should include any proposed zoning changes, advantages to construction on the site, an acknowledgement of site constraints, and the costs to overcome such constraints.
- (3) Characteristics of proposed residential or mixed-use developments that would be preferred by the municipality for example, infill development, cluster developments, adaptive re-use, transit-oriented housing, mixed-use development, and/or inclusionary zoning. Preferred characteristics should take into account the surrounding context of the built and natural environment. Characteristics placing special restrictions on the development of affordable housing, such as limiting size of affordable units, limiting diversity in types of housing, or applying other zoning constraints, will not be approved. In addition, affordable housing plans must be in compliance with all state and federal fair housing laws.
- (4) Identification of municipally owned parcels for which the municipality commits to issue requests for proposals (RFP) to develop SHI Eligible Housing, including information on appropriate use of the site, and a timeline for the issuance of an RFP. DHCD can provide some assistance in the development of such an RFP.
- (5) Participation in regional collaborations addressing housing development. Communities are encouraged to contact the Regional Planning Agencies for insight into establishing regional collaborations.

3. Review and Approval

Communities may submit a HPP developed in accordance with the regulation and these Guidelines to DHCD at any time.

a. Review Standards

HPPs are reviewed to see that they contain all the required elements, in accordance with the regulations and these Guidelines; and that the elements of the HPP are consistent with each other, such as whether the goals address stated needs. Reviewers pay special attention to the analysis of data, numerical goals, mix of housing proposed, production schedules, deed restrictions, and preferred sites for affordable housing development.

b. Review Process

The Department shall conduct an initial 30-day completeness review, and it will notify the municipality of any deficiency and offer an opportunity to remedy the deficiency. Within 90 days after the Department's finding that the HPP is complete, the Department shall approve the HPP if it meets the requirements specified herein; otherwise, it shall disapprove the HPP. The Department shall notify the municipality of its decision to either approve or disapprove a HPP in writing. If the Department disapproves a HPP, the notification shall include a statement of reasons for the disapproval. If the Department fails to mail notice of approval or disapproval of a HPP within 90 days after its receipt, it shall be deemed to be approved. A municipality that originally submitted a HPP that had been disapproved may submit a new or revised HPP to the Department at any time.

4. Amendments

A community may amend its HPP at any time to reflect changes in local circumstances. DHCD does not require that communities submit amendments when specific projects change, such as in size or location. However, communities are encouraged to submit amendments for DHCD approval, to document the change(s) if the overall goals or strategies are revised. If, in the discretion of DHCD, the amendment is considered to be a major change, such as the incorporation of new census data, the Department may require the full 90 day review process. Amendments shall not change the effective date of an HPP.

5. Term of a Plan; Renewal

The term of an HPP shall be five (5) years from the date of its approval by the Department. All HPPs shall be updated and renewed within five (5) years of the date of its approval by the Department, through the full 90-day review process set forth above, or as the Department may otherwise require. The Department may, at its sole discretion, elect to treat a major amendment as a renewed HPP.

6. Certification of Municipal Compliance with the HPP

- a. Requests for certification will be accepted by DHCD at any time during the calendar year in which the units are produced and up to January 10 of the following year. A community will be certified in compliance with an approved HPP if, during a single calendar year, it has increased its number of low- and moderate-income year round housing units (as counted on the SHI) in an amount equal to or greater than that enumerated in the approved HPP (0.5% or 1.0%). See Appendix II.3, "HPP Certification Thresholds by Municipality" for current certification thresholds.
- b. Units counted for certification must be produced after the effective date of a plan (i.e., the date DHCD approved the plan).
- c. SHI Eligible Housing units shall be counted for the purpose of certification when they are first eligible for inclusion in the SHI in accordance with the provisions set forth in 760 CMR 56.03(2).
- d. If a community issues a permit between December 20th and December 31st (inclusive), of a given year, the request may be submitted prior to the end of the 20-day appeal period.
- e. The Department shall determine whether a municipality is in compliance within 30 days of receipt of the municipality's request and notify the Chief Executive Officer in writing of its decision.

7. Effective Date of a Plan

An HPP shall be effective as of the date that DHCD approved the plan. The effective date of an approved plan shall not change as a result of amendment to the plan.

8. Effective Date of Certification

Regardless of the date of the certification notice, the Certification shall be deemed effective as of the date that the municipality achieved its numerical target for the calendar year in question, in accordance with the rules for counting units on the SHI set forth in 760 CMR 56.03(2).

9. Term of Certification

So long as the units produced are SHI Eligible Housing units (see 760 CMR 56.03), a certification shall be in effect for a period of one year from its effective date if the community has increased its SHI Eligible Housing units 0.5% of the total year round housing units, or two years from its effective date if it has increased its number of SHI Eligible Housing units 1.0% of total year round housing units. If the units by which the municipality achieved its certification become ineligible for the SHI, then the certification shall lapse as of the date that the units became ineligible for the SHI. If such units become eligible for the SHI during the remaining term of the certification period, then the certification shall be re-instated for such remaining term.

For example, if a community's HPP is certified by DHCD on June 13, 2019, for affordable units that became eligible for the SHI on February 13, 2019 totaling 0.5% of housing units, the certification period begins on February 13, 2019, and ends on February 12, 2020. If the request was based on an increase of 1.0% of housing units, the certification period would end on February 12, 2021.

10. Relation to "Local Needs"

If a community is certified compliant, decisions made by the Board to deny a comprehensive permit will be deemed Consistent with Local Needs under the Act by the HAC, and the Board's denial of a comprehensive permit application will be upheld as a matter of law, provided that the Board complies with the requirements of 760 CMR 56.03(8).

11. Submission Requirements

a. HPPs

HPPs, amendments and updates must be accompanied by:

(1) a letter signed by the Chief Executive Officer that states that the document:

- (a) Was adopted by the municipal planning board and select board or city council (the Chief Executive Officer, is the mayor in a city and the chair of the board of selectmen in a town, unless some other municipal office is designated to be the chief executive officer by the local charter);
- (b) Constitutes the community's affordable housing plan (for the HPP), or is an amendment or an update; and
- (c) Requests approval from DHCD.

- (2) A cover letter that includes a municipal contact name, telephone number and email address. They may be submitted in either hard or electronic copy. Following the Department's approval, an electronic copy must be submitted for posting on the agency's website.

b. Requests for Certification

- (1) Requests for certification must be accompanied by a letter signed by the Chief Executive Officer and contain any required documentation (e.g. comp permits and/or the "Requesting New Units Form for the Subsidized Housing Inventory"). These documents are evidence that the required number of housing units has been produced during a calendar year and: (a) Have been newly produced pursuant to the approved HPP and in the same year for which certification is requested;

(b) Are, for the first time, eligible to be counted on the SHI (e.g., are not the subject of a modified or amended permit from a prior year); and

(c) Are produced pursuant to the affordable housing plan.
- (2) The town manager or administrator may submit the certification request if given signatory authority by a local charter.

c. HPPs, amendments, updates and requests for certification should be sent to:

Jennifer Maddox, Undersecretary
Department of Housing & Community Development
100 Cambridge Street, Suite 300
Boston, MA 02114
Attn: Phil DeMartino

In addition to hard copies, please email all documents during the Covid 19 State of Emergency to: phillip.demartino@mass.gov

12. Technical Assistance

Department staff are available to answer questions on any matter related to HPPs. Please call 617-5731357. The Department's website at www.mass.gov/dhcd also contains information that may be useful to municipalities in creating an HPP.

Housing Production Plan Regulations

760 CMR 56.03(4): COMPREHENSIVE PERMIT; LOW OR MODERATE INCOME HOUSING

(4) Housing Production Plans

(a) A Housing Production Plan (HPP) may be developed and reviewed, in accordance with 760 CMR 56.03(4) and guidelines adopted by the Department. The HPP shall contain at a minimum the following elements, covering a time period of five years:

1. Comprehensive housing needs assessment;
2. Affordable housing goals; and
3. Implementation strategies.

(b) Comprehensive Housing Needs Assessment. The HPP must establish a strategic plan for municipal action with regards to housing, based upon a comprehensive housing needs assessment that examines:

1. the most recent available census data of the municipality's demographics and housing stock, together with a projection of future population and housing needs, taking into account regional growth factors, that covers the entire time period of the plan;
2. development constraints and limitations on its current and future needs, and the municipality's plans to mitigate those constraints; and
3. the capacity of the municipality's infrastructure to accommodate the current population and anticipated future growth, including plans for enlargement or expansion of existing infrastructure systems to ensure that both current and future needs are met.

(c) Affordable housing goals. The HPP shall address the matters set out in the Department's guidelines, including:

1. a mix of types of housing, consistent with local and regional needs and feasible within the housing market in which they will be situated, including rental, homeownership, and other occupancy arrangements, if any, for families, individuals, persons with special needs, and the elderly;
2. a numerical goal for annual housing production, pursuant to which there is an increase in the municipality's number of SHI Eligible Housing units by at least 0.50% of its total units (as determined in accordance with 760 CMR 56.03(3)(a)) during every calendar year included in the HPP, until the overall percentage exceeds the Statutory Minimum set forth in 760 CMR 56.03(3)(a).

(d) Implementation Strategies. The HPP shall address the matters set out in the Department's guidelines, including an explanation of the specific strategies by which the

municipality will achieve its housing production goal, and a schedule for implementation of the goals and strategies for production of units, including all of the following strategies, to the extent applicable:

1. the identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing developments to meet its housing production goal;
2. the identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications;
3. characteristics of proposed residential or mixed-use developments that would be preferred by the municipality (examples might include cluster developments, adaptive re-use, transit-oriented housing, mixed-use development, inclusionary housing, etc.);
4. municipally owned parcels for which the municipality commits to issue requests for proposals to develop SHI Eligible Housing; and /or
5. participation in regional collaborations addressing housing development.

(e) Review and approval of Housing Production Plans. A HPP shall be adopted by the municipality's planning board and its select board or city council, following which the Chief Executive Officer may submit the HPP to the Department for its approval. The Department shall conduct an initial 30-day completeness review, and it will notify the municipality of any deficiency and offer an opportunity to remedy the deficiency. Within 90 days after the Department's finding that the HPP is complete, the Department shall approve the HPP if it meets the requirements specified herein; otherwise, it shall disapprove the HPP. The Department shall notify the municipality of its decision to either approve or disapprove a HPP in writing. If the Department disapproves a HPP, the notification shall include a statement of reasons for the disapproval. If the Department fails to mail notice of approval or disapproval of a HPP within 90 days after its receipt, it shall be deemed to be approved. A municipality that originally submitted a HPP that had been disapproved may submit a new or revised HPP to the Department at any time.

A municipality may amend its HPP from time to time if the Department approves the amendment upon the finding that the amended HPP meets the requirements of 760 CMR 56.03(4). The Department shall have the discretion to require the full 90-day review process for a major amendment to a HPP. A HPP shall be updated and renewed within five years of the date of its approval by the Department, through the full 90-day review process set forth above, or as the Department may otherwise require. The Department may, at its sole discretion, elect to treat a major amendment as a renewed HPP.

(f) Certification of municipal compliance. A municipality may request that the Department certify its compliance with an approved HPP if it has increased its number of SHI Eligible Housing units in an amount equal to or greater than its 0.50% production goal for that calendar year. SHI Eligible Housing units shall be counted for the purpose of certification in accordance with the provisions for counting units under the SHI set forth in 760 CMR 56.03(2). Requests for certification may be submitted at any time, and the Department shall determine whether a municipality is in compliance within 30 days of receipt of the municipality's request. If the Department determines the municipality is in compliance with its HPP, the certification shall be deemed effective on the date upon which the municipality achieved its numerical target for the calendar year in question, in accordance with the rules for counting units on the SHI set forth in 760 CMR 56.03(2).

A certification shall be in effect for a period of one year from its effective date. If the Department finds that the municipality has increased its number of SHI Eligible Housing units in a calendar year by at least 1.0% of its total housing units, the certification shall be in effect for two years from its effective date.

2011 Affordable Housing Strategy and Development Action Plan Summary of Section III Housing Implementation Strategy

Below is a summary of recommended affordable housing strategies within the Town of Franklin's 2011 Affordable Housing Strategy and Development Action Plan. The 2011 Affordable Housing Plan was endorsed by Franklin Planning Board on July 28, 2010, approved by Town Council by passage of Resolution 10-40, and approved by the State on March 28, 2011.

HOUSING IMPLEMENTATION STRATEGY RECOMMENDATIONS

The housing strategy was designed to increase affordable housing opportunities with increases in production, retention of existing units, and programs and policies that support these goals. These recommendations were developed through an analysis of available housing data and statistics, current housing issues facing the community and from the applicable goals of the Housing Element of Franklin's Community Development Plan and "Affordable Housing Strategy and Development Action Plan".

1. Availability of Developable Land and Using Zoning "By Right" as a Tool

Given that the availability of developable land area for residential housing is decreasing (see pg. 13), there exists a need to discourage sprawl and to encourage developments that include a mixture of uses within an area. The Town has been systematically rezoning and adding zoning by right categories that will decrease the impact on the environment by utilizing existing high traffic areas in more economic and environmentally friendly ways and that will at the same time encourage a new variety of affordable housing and economic opportunities.

Additionally, in order to encourage housing affordability, the availability of water and sewer connections to a municipal source is key. The Legislative body of the Town has approved over 25 Water and/or Sewer Connection applications, where they were not zoned to allow residential development for one structure up to 100 structures in areas that would not be economically feasible without the availability.

2. Municipal Affordable Housing Trust

The most important step that the Town of Franklin can take to improve housing is to establish a group of committed local people to lead the housing program – a housing task force. The task force would help solve housing issues with locally administered input and programs and would examine housing supply and policies. It would be responsible for the following actions:

- Coordinate goals and efforts,
- Seek funding opportunities,
- Provide outreach for tenants,
- Establish supply and demand for housing,
- Identify target areas for housing development, and
- Maximize utilization of resources.

The Town Council should appoint members. It should include a broad range of housing groups such as the Franklin Housing Authority, developers, and the Franklin Downtown Partnership.

In order to successfully implement actions, the task force will need to identify all stakeholders and coordinate goals and objectives as well as focus on implementation strategies. From a functional standpoint, the task force will need to have a budget, expenses, and seek housing funds and grants to support its operation and actions.

3. Ensure Compliance with the Affirmative Fair Housing Marketing Plan attached to this document as Exhibit 1.

The Town of Franklin is at 10.4% Subsidized Housing Inventory. The Town will explore innovative ways to increase the supply of affordable housing development to continue to exceed the state's goal of 10% subsidized housing.

A. Methods to be utilized include:

- Monitor and track all housing projects.
- Explore a variety of housing opportunities to increase affordable housing units.
- Update housing plan every 5 years.
- Support lower cost housing that is affordable in perpetuity.
- Explore methods for preventing the expiration of affordable units.

B. The Town will work through the Municipal Affordable Housing Trust to ensure the creation of a variety of housing options to reflect the needs of the community. The Trust will prioritize types of development, units, numbers of bedrooms, and locations.

4. Franklin encourages the continuing development of affordable housing opportunities for low, moderate, and middle-income households, seniors, and the disabled through the Municipal Affordable Housing Trust resources.

- The Trust has instituted a down payment assistance program where an eligible household can purchase an existing home.
- Franklin gave the Housing Authority a parcel of land for 10 units of housing for the disabled and sold 5 acres to a non-profit for the production of low income senior housing.
- Continue to support zoning incentives to encourage low, moderate, and middle-income housing in multi-family developments and residential subdivisions.
- Continue to support the work of the Housing Trust to identify and develop affordable housing opportunities for a variety of different income levels.
- Assist affordable housing goals by supporting programs and policies that directly seek related funding and programs.
- Provide financial incentives through grants from the Housing Trust to encourage reuse of existing housing stock.
- Pursue funding programs available for assisting with housing efforts.
- Utilize Town owned tax-title properties for development of low, moderate, and middle-income housing units.

5. Encourage development of multifamily housing.

The Town will encourage development of multi-family housing at appropriate locations in Franklin and encourage adaptive reuse of existing buildings for future residential use, particular downtown redevelopment areas. The Town will work towards the redevelopment of the Town's older sites for a mixture of uses, including lower cost housing for families and the elderly.

Methods include:

- Providing financial incentives through the planning and permitting process;
- Addressing development impacts;
- Identifying downtown/mixed use development sites that would be appropriate for redevelopment; and

- Working with property owners to create mixed use developments through incentives such as density bonuses or tax incrementing financing.
- Utilize Town owned tax-title properties for development of low, moderate, and middle-income housing units.

6. Increase housing opportunities for seniors and the elderly.

- Encourage affordable housing for the elderly through alternative residential programs such as life-care, assisted, or congregate living arrangements.
- Evaluate different programs for providing elderly housing.
- Explore expanding the number of rental opportunities for senior and elderly residents.
- Encourage development of housing units that can easily be adapted or modified for handicap accessibility as needed.
- Other options to improve elderly housing include utilizing town-owned land for housing sites and utilizing the senior center for outreach and counseling.

7. Amend the zoning by-laws to allow:

“Assisted living” and other elderly housing facilities in residential and certain commercial zones, and

Greater densities for housing reserved for the elderly residents.

8. Maintain an inventory of existing housing facilities.

The Town will maintain an inventory of existing housing facilities that details the location of existing affordable housing facilities, 55+ senior developments and 40B housing developments within Franklin (*Map 4: Existing Affordable Housing*).

9. Identify areas where there is potential for development of affordable housing.

The focus area for potential housing development is centered around the Downtown area with a focus on providing multi-bedroom housing units.

- Provide housing opportunities in the Downtown area where mixed-use and infill development opportunities are available. This area provides the most services and has a housing stock that is generally affordable and can more easily be converted to affordable housing.
- Allow housing conversions in the Downtown area to allow multi-bedroom housing-units.
- Consider a multi-family zoning around the central business district by-right rather than requiring a special permit.
- School land that is owned by the Town of Franklin should be evaluated for residential uses. Housing at schools could be used for teachers and other municipal workers. Renting or leasing to these people may require specific eligibility conditions such as income limits and residency terms.
- Retain, support, and expand existing affordable housing sites that are scattered throughout Franklin.

**Town of Franklin 2013 Master Plan
Housing Element**

Implementation Goals, Objectives and Actions

Housing (H)

(H) Goal 1: Provide the appropriate mix of housing alternatives that meet the needs of Franklin based employment.

(H) Objective 1.1: Assess current and projected employment within the Town, and propose policy and zoning changes to assure adequate workforce housing is provided.

(H) Objective 1.2: Encourage development of a mix of rental and owner-occupied housing units that are affordable to Franklin's workforce.

(H) Objective 1.3: Encourage development of workforce housing in areas of Town where property is underutilized or needs redevelopment, and where walking distance of Rail service is available.

Please refer to Goal 1 in the Land Use section of this document.

1.3a. Create zoning that would allow for higher density workforce housing in appropriate areas of Town.

1.3b. Identify areas where development of workforce housing would be appropriate.

(H) Goal 2: Support development of affordable housing opportunities for low, moderate and middle-income households. (See Appendix H: 2011 Affordable Housing Strategy – Program Recommendations)

(H) Objective 2.1: Seek adoption of Chapter 40R: Smart Growth Zoning Overlay District, in appropriate area of town.

(H) Goal 3: Assure residential developments requiring special permits are concentrated where adequate utilities are available and where proposed project impacts will not significantly impact roadway circulation level of service.

(H) Objective 3.1: Evaluate housing development plans to assure proposed projects utilize existing infrastructure in the most cost effective manner, and where capacity can be sufficiently increased in the most cost effective manner, as well as encourage 10% affordable housing in any new residential development.

(H) Goal 4: Encourage, rezone as required, and support housing appropriate for expected future demographics.

(H) Objective 4.1: Support the development of housing opportunities for seniors and the elderly.

4.1a. Encourage development of more congregate living, assisted living, and nursing care to meet the needs of a growing elderly population.

4.1b. Support zoning initiatives that would allow development of congregate living, assisted living and nursing care facilities.

(H) Objective 4.2: Change zoning to allow for the expansion of "in law" apartments in the existing single family homes.

4.2a. Develop and implement Zoning Bylaw to allow accessory dwelling units in existing single family homes.

(H) Objective 4.3: Encourage the development of smaller housing units to better meet the needs of a younger generation of households.

4.3a. Support development of smaller style rental and owner-occupied housing units to accommodate the needs of the Town's changing population.

(H) Goal 5: Encourage future housing developments to take advantage of public transportation resources, including the MBTA commuter rail, and GATRA bus service.

(H) Objective 5.1: Promote mixed-use, Transit-Oriented Development in appropriate areas.

Please refer to Goal 2 and related objectives in the Land Use section of this document.

(H) Objective 5.2: Encourage development of housing near public transportation, including the MBTA stations in Downtown Franklin and the Forge Park Station.

5.2a. Consider pursuing changes to zoning in neighborhoods within a short walk of the Downtown Franklin and Forge Park commuter rail stations that would allow denser housing development.

(H) Goal 6: Support sustainable development, renewable energy and recycling initiatives, low impact development, and other “Green” activities during all public and privately funded housing developments (Refer to Section 9 of the Open Space and Recreation Plan (OSRP), Objective 4.3 and subsequent actions).

(H) Objective 6.1: Seek adoption of Community Preservation Act (CPA) (Refer to Section 9, OSRP Objective 4.2 and subsequent actions).

Please refer to Natural, Cultural & Historic Resources Objective 5.4.

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Franklin

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1136	n/a	Park St.	Rental	28	Perp	No	DHCD
1137	n/a	Central Park Terrace	Rental	40	Perp	No	DHCD
1138	n/a	Central Park Terrace	Rental	40	Perp	No	DHCD
1139	n/a	Central Park Terrace	Rental	56	Perp	No	DHCD
1140	n/a	Winter Street	Rental	4	Perp	No	DHCD
1141	n/a	Winter St.	Rental	25	Perp	No	DHCD
1142	n/a	192 Brook Street	Rental	8	Perp	No	DHCD
1143	n/a	Walnut St.	Rental	6	Perp	No	DHCD
1144	Beaver Court	Beaver Court	Ownership	9	Perp	Yes	DHCD
1145	Benjamin's Landing	Benjamin's Landing Lane	Ownership	15	Perp	No	DHCD
1146	Dover Farms	Palomino Drive	Ownership	19	2040	Yes	DHCD
1147	Glen Meadow	139 Glen Meadow Rd/Chestnut St	Rental	288	2047*	No	DHCD
							MassHousing
1149	Franklin Commons	575 East Central Street	Rental	96	Perp	Yes	DHCD

11/21/2019

Franklin
Page 227 of 760

This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Franklin

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1149	Franklin Commons	575 East Central Street	Rental	96	Perp	Yes	DHCD
							DHCD
							MHP
3820	Residences at Union Place	Independence Way (formerly Upper Union St)	Rental	300	Perp	Yes	MassHousing
3821	The Woodlands	Falagia Street (off Stonehedge Road)	Ownership	4	2054	Yes	DHCD
4283	DDS Group Homes	Confidential	Rental	26	N/A	No	DDS
5097	n/a	Grove Street	Rental	0	Perp	No	DHCD
5702	Union Square	301 Union Street	Rental	0	05/14/24	No	DHCD
5704	Metacomet Land Trust	Lewis Street	Ownership	1	2090	No	DHCD
5705	Metacomet Land Trust	School Street	Ownership	1	2091	No	DHCD
5706	Metacomet Land Trust	Lincoln Street	Ownership	1	2091	No	DHCD
5707	Metacomet Land Trust	Maple Street	Ownership	1	2091	No	DHCD
5708	Metacomet Land Trust	Rolling Ridge	Ownership	1	2091	No	DHCD
5709	Metacomet Land Trust	Summer Street	Ownership	1	2091	No	DHCD

11/21/2019

Franklin
Page 228 of 760

This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Franklin

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
5710	Metacomet Land Trust	Summer Street	Ownership	1	2091	No	DHCD
6104	Brandywine Village	Brandywine Road (off Populatic St)	Ownership	16	perp	Yes	FHLBB
7630	Franklin Heights Estates	between Lincoln & Daniels Street	Ownership	18	perp	Yes	DHCD
8698	The Villages at Oak Hill	61 Innsbruck Way	Ownership	6	perp	NO	DHCD
8710	Eaton Place	Off Panther Way	Rental	50	perp	YES	HUD
9019	Hidden Acres Village	Longobardi Drive	Ownership	2	Perp	NO	DHCD
9282	Meadowbrook Heights	Grey Wolfe Drive	Ownership	9	Perp	NO	DHCD
9841	Weston Woods	1330-1342 West Central Street	Rental	280	perp	YES	
							MassHousing
							MassHousing
							Mass Housing
9853	Affordable Housing Trust Home Preservation Program	Landry Street	Ownership	1	perp	NO	DCHD
9854	Affordable Housing Trust Home Preservation Program	Chestnut Street	Ownership	1	perp	NO	DHCD

11/21/2019

Franklin
Page 229 of 760

This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Franklin

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
9930	Affordable Housing Trust Home Preservation Program	Arlington Street	Ownership	1	Perp	NO	DHCD
9931	Affordable Housing Trust Home Preservation Program	Beaver Court	Ownership	1	Perp	NO	DHCD
Franklin Totals				1,356	Census 2010 Year Round Housing Units		11,350
					Percent Subsidized		11.95%

11/21/2019

Franklin
Page 230 of 760

This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.

Housing Development Update

Economic Development Subcommittee Meeting

January 13, 2021

Recent Housing Development (Continued) Planning Board and ZBA Approvals Recently Completed Housing Projects

Name	Location	Type	Units	Year Approved
Union Meadows	Upper Union St.	Single Family	7	2016
Villages at Cook's Farm	East Central St.	Condo, Detached	55	2014
Rolling Brook Estates	Lincoln St.	Single Family	9	2016
Winter Gardens	Jenna Way	Single Family	5	2014
Boudreaux Estates	South St.	Single Family	3	2004
Westerly	West Central St.	Apartments	280	2015
Pond Street Condos	Pond St.	Condo	96	2017
Maple Preserve	Maple St.	Single Family	10	2017
Acorn Hill Estates	Acorn Place	Single Family	4	2017
Main Street Apartments	70 East Central St.	Condo	12	2018
Dean Ave Apartments	Dean Ave	Apartments	257	2017
116 Alpine St	Alpine	Condo	4	2018
Lakeview Estates	Brandywine Rd	Single Family	2	2009
Total			744	

Housing Development Update Presentation Outline

- **Recent Housing Development.**
- **Franklin's Subsidized Housing Inventory.**
- **Do We Need Additional Affordable Housing?**
- **Housing Production Plan (HPP) 2021 Update.**

Recent Housing Development (Continued) Planning Board and ZBA Approvals Housing Projects Under Construction

Housing Projects Under Construction			
Name	Location	Type	Units Permitted
Bogan Estates	Washington St.	Single Family	4 (1 Built)
Countryside Estates	Prospect St.	Single Family	9 (5 built)
Mine Brook	Margret's Cove	Single Family	6
Chestnut Street Apartments	Chestnut St.	Rental	10
Total			29

Recent Housing Development

- Substantial Number of Housing Units Permitted and Constructed in Recent Years.
 - Most housing units have been constructed, but some are still under Construction, and others have been Permitted but Construction hasn't begun.
- Franklin is a **Housing Choice Community**
 - 805 New Housing Units during 5 year period (2014 - 2018)

Recent Housing Development (Continued) Planning Board and ZBA Approvals Housing Projects Permitted, Not Constructed

Housing Projects Permitted, Not Constructed			
Name	Location	Type	Units Permitted
Uncas Ave Extension	Uncas Ave	Duplex	18
Madalene Village	Cottage St.	Townhouses	32
Franklin Ridge	Panther's Way	Rental	60
Chestnut Senior Village	Chestnut St.	Condo	27
West Central Street	278 W. Central St.	Single Family	4
Marcus Properties	340 E. Central St.	Rental	104
Maple St - LeBastie Land	Maple St.	Single Family	58
Total			303

Recent Housing Development (Continued) Planning Board and ZBA Approvals Potential Housing Projects

Proposed Housing Developments

Name	Location	Type
Schmidt Farm	Prospect St.	
Eastern Woods	725 Summer St.	Single Family
94 East Central St	East Central St.	Condos

Franklin's Subsidized Housing Inventory

- The Subsidized Housing Inventory (SHI) is the List of Affordable Housing Units that Massachusetts Department of Housing & Community Development (DHCD) Uses to Calculate a Community's percentage of Affordable Units for Chapter 40B purposes.
- If the SHI is at 10% or better the Town is not susceptible to housing development proposals that seek to override the Town's zoning regulations through the ZBA Comprehensive Permit process (So-called 40B Projects).

Franklin's SHI Status	Housing Units ^(a)	10%	SHI Units	% SHI Units	SHI Units > or < 10%
MA DHCD SHI - Aug. 2011	11,350	1,135	1,015	8.94%	-120
MA DHCD SHI - June. 2017 ^(b)	11,350	1,135	1,349	11.89%	214
MA DHCD SHI - Nov. 2019	11,350	1,135	1,356	11.95%	221
^(a) Total Housing Units Based on 2010 Census					
^(b) Weston Woods (280 Units) & Glenn Meadow (288 Units) Added					

Number of Housing Units in Franklin

Units Counted During 2010 Census		
Date/Year	Housing Units	
April 2010	11,350	
New Housing Starts Per Year		
Calendar Year	Housing Units	Notes
2010	31	
2011	57	
2012	134	Includes 86 units at 656 King Street
2013	183	Includes 136 units at 485 E. Central
2014	48	
2015	35	
2016	316	Includes 280 units at Weston Woods
2017	52	
2018	354	Includes apartments on Dean Ave
2019	73	
2020	12	New Housing Starts Slower in 2020
Total Permits	1,295	
Estimated Number of Housing Units		
January 1, 2021	12,645	

Franklin's Subsidized Housing Inventory (Continued) Reasons for SHI Over 10%

- Franklin's Municipal Affordable Housing Trust has successful in increasing the number of SHI units.
- Franklin ZBA approved a Comprehensive Permit Application for Weston Woods (1330-1342 W. Central St.) in September 2015.
 - Resulted in 280 apartments (over 25% increase) being added to Town's SHI.
- During 2017 MassDevelopment provided financing to Glen Meadow apartment complex.
 - Resulting in 288 units being added to Franklin's SHI (over 20% additional increase, to 11.89%).
- Please note: Glen Meadow had 26 housing units on the Town's SHI in 2010 that expired in 2016; the MassDevelopment funding restored the 26 units and added the remaining 262 units to the SHI.

Recent Housing Development (Continued) Number of Residential Housing Units in Franklin

- Substantial Number of Housing Units Constructed between 2010 and 2020.
- 2010 U.S. Census - 11,350 Housing Units in Franklin
- Unsure of Exact Number of Units Currently
 - Will find out soon with 2020 Census Numbers
- Estimated number of current housing units based on 2010 Census, and Building Permits for New Housing Units issued over 10 year period.
- Approximately 1,295 housing units added in the last 10-11 years, representing an 11.4% increase.

Franklin's Subsidized Housing Inventory (Continued) Do We Need More SHI Residential Units

Franklin's SHI Status	Housing Units	10%	SHI Units Nov. 2019	% SHI Units	SHI Units > or < 10%
MA DHCD SHI - Nov. 2019	11,350	1,135	1,356	11.95%	221
New Housing Starts: 2010 -2020 ^(a)	1,295				
Estimated Number of Housing Units during 2020 Census ^(b)	12,645	1,265	1,356	10.72%	92
New Housing Starts: 2020 -2030 ^(c)	1,295				
Estimated Number of Housing Units during 2030 Census ^(d)	13,940	1,394	1,356	9.73%	-38

(a) Approximately 1,295 housing units added in 10-11 years, representing an 11.4% increase.

(b) Estimated number of housing units based on 2010 Census data, Building Permits issued since 2010, and assuming the same number of Building Permits issued during next 10 years.

(c) If the number of housing units increase during 2020 through 2030 the same as during 2010 - 2020, the Town will have roughly 13,940 housing units during the 2030 Census.

(d) Over the next 10 years the Town will need at least 39 additional SHI Units to stay over 10% in 2030.

Franklin's Subsidized Housing Inventory (Continued) Permitted SHI Projected, Not Constructed

SHI Housing Development	Total Units	SHI Units
Franklin Ridge	60	60
Madalene Village	32	8
Chestnut Senior Village	27	4
Totals	119	72

Three multifamily housing developments have been permitted that would add 72 housing units to Franklin's SHI.

Do We Need Additional Affordable Housing? (Continued) A Few Notes on Franklin's Demographics Franklin's Youngest Residents

	2010	2020	2030
Residents Under 5 Years	1,929	1,440	1,570
Percent Under 5 Years	6.1%	4.4%	4.7%
Residents Under 18 Years	10,071	8,420	7,330
Percent Under 18 Years	31.8%	25.7%	21.8%

Approximately 4.4% of Franklin's residents are under 5 years old, compared to 6.1% in 2010.

Over 25% of Franklin's residents are under 18 years old, compared to just under 32% in 2010.

The percent of residents under the age of 18 is expected to drop to approximately 22 percent by 2030.

Franklin's Subsidized Housing Inventory (Continued) Permitted SHI Projects, Constructed by 2030

Franklin's SHI Status If Permitted Projects Are Constructed	Housing Units ^(a)	10%	SHI Units	% SHI Units	SHI Units > or < 10%
Estimated Number of Housing Units during 2030 Census	13,940	1,394	1,356	9.73%	-38
Franklin Ridge Constructed by 2030	14,000	1,400	1,416	10.11%	16
Madalene Village & Chestnut Senior Village also Constructed by 2030	14,059	1,406	1,428	10.16%	22
If Madalene Village & Chestnut Senior Village are Constructed, but Franklin Ridge is not Constructed by 2030	13,999	1,400	1,368	9.77%	-32

Do We Need Additional Affordable Housing? (Continued) A Few Notes on Franklin's Demographics Franklin's More Mature Residents

	2010	2020	2025	2030
Town Residents 65 Years and Older	4,987	6,990	8,655	10,130
Percent of Town Residents 65 Years and Older	15.8%	21.3%	25.9%	30.1%

In addition to steady increases to the number of Franklin Residents 65 years and older, the number of Franklin residents between 50 and 65 years old increased from 6,107 in 2010, to 8,460 in 2020 (38.5% increase).

Numbers and percentages are estimates based on best available data, and FPS Demographic Study - December 2019

Do We Need Additional Affordable Housing? (Continued) A Few Notes on Franklin's Demographics

Population Change in Franklin

Year	Population	Population Change	Percent Change
2019	34,468	1,606	4.89%
2010	32,862	3,124	10.51%
2000	29,738	7,064	31.15%
1990	22,674	5,370	31.03%
1981	17,304		

While the number of housing units increase, the Town's population has leveled off.

Do We Need Additional Affordable Housing? (Continued) A Few Notes on Franklin's Demographics

- 7.8% of Franklin Residents have a Disability.
- 10.2% of Franklin Residents speak a language other than English at home.
- 90.4% of Franklin's Population is White.
- 4.0 % of Franklin Households are in Poverty
- Franklin's Median Household Income is \$115,355.

Source: 2019 American Community Survey

Do We Need Additional Affordable Housing? (Continued) What is Affordable Housing?

- The U.S. Department of Housing and Urban Development (HUD) determines that housing is affordable when a household will spend between 30 and 33 percent of its annual income (gross) on housing costs.
- Housing costs for this purpose are defined as mortgage, taxes, & insurance.

Do We Need Additional Affordable Housing? (Continued) Who Qualifies For Franklin's SHI Affordable Housing Units?

Example Household

Teacher	\$46,100
Secretary	<u>\$35,371</u>
Annual Salary	\$81,471
No children	

- Would not qualify for Affordable Housing Program because they have too much income.
- Could not afford that average house in Franklin

Do We Need Additional Affordable Housing? (Continued) Who Qualifies For Franklin's SHI Affordable Housing Units?

Household Income

Boston Area Median Income: \$119,000
HUD 2020 for a Family of 4

Households with income under 80% of Median Income qualify.

80% Limits	67,400	77,000	86,650	96,250	103,950	111,650
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person

Do We Need Additional Affordable Housing? If So, What Type of Affordable Units?

Increase Number of SHI Housing Units?

- Comprehensive Permit - Friendly 40B
- Households making less than 80% of the median household income
 - Home Ownership. Qualifying is difficult.
 - Not qualify because of too much income, or
 - Can not afford that average house in Franklin
- Additional Apartment Developments with SHI Housing Units.

Community Preservation Act Funded Housing.

- Households making less than 100% of median household income.
- Workforce Housing
- Units developed with CPA funding would not go on Franklin's SHI unless the Town requires 80% median income.

Do We Need Additional Affordable Housing? (Continued) Who Qualifies For Franklin's SHI?

Purchase Price Limits	
Housing Cost:	
Sales Price	\$372,000
3% Down payment	\$11,160
Mortgage	\$360,840
Interest rate	2.75%
Amortization	30
Monthly P&I Payments	\$1,480.75
Tax Rate	\$14.65
Monthly property tax	\$454
Hazard Insurance	\$124
PMI	\$235
Condo/HOA fees (if applicable)	\$150
Monthly Housing Cost	\$2,443
Necessary Income:	\$97,738
Household Income:	
# of Bedrooms	2
Sample Household size	3
80% AMI "Low-Income" Limit	\$86,650
Target Housing Cost (80%AMI)	\$2,166
10% Window	\$75,819
Target Housing Cost (70%AMI)	\$1,895

Median Price for two bedroom condominium in Franklin is \$372,000
Monthly housing cost of \$2,443.

To be affordable to a 3 person household, the monthly housing cost would need to be \$1,895.

Do We Need Additional Affordable Housing? Housing Options For Consideration

- Multi-family Housing
 - Condominium Development
 - Apartment Developments
 - Mixed Use Development
 - Senior housing
 - Conversion of Single Family Homes to 2, 3, or 4 Housing Units
- Single Family Homes, on smaller lots
- Duplexes, on smaller lots
- Accessory Housing Units
- Rehabilitated Housing

How Can Franklin Create Affordable Housing Potential Strategies

Zoning Related Strategies

- Inclusionary Zoning (IZ)
 - Affordable housing ordinances that either mandate all housing developments contain affordable housing units, and or provide developers with incentives to provide affordable units.
- Amend Zoning Bylaw Use and Dimensional Regulations
- Develop accessory dwelling bylaw

Housing Trust

Community Preservation Act

Grants That Support Affordable Housing

- Housing Choice Community Grants
 - Note: Franklin's Proposed HCC Grant Projects will not received a top score without adopting additional Housing Best Practices: Inclusionary Zoning Bylaw, and an updated Housing Production Plan would increase HCC applications by 10 to 14 points

Housing Production Plan (Continued) Draft Goals for Consideration

- Goal 1: Maintain Franklin's SHI above 10% and beyond 2020.
- Goal 2: Increase the production of affordable housing units to meet existing and anticipated housing and employment needs.
- Goal 3: Increase the number of housing units affordable to Franklin's low and moderate income residents.

How Can Franklin Create Affordable Housing (Continued) Potential Strategies

Tax Increment Finance Agreement (TIF)

- Multi-year property tax exemption based on increased value of the property.
- Massachusetts Economic Development Incentive Program.
- Requires Mass Economic Assistance Coordinating Council approval.

Workforce Housing Special Tax Assessments (WH-STAs).

- Multi-year property tax exemption as incentive to create middle-income housing.
- Does not require EACC approval.

Chapter 40R: Smart Growth and Housing Production.

- Requires establishment of either a smart growth zoning district, or a starter home zoning district.

Housing Production Plan (Continued) Public Input Process

- Public Input Requested - Upcoming FMAHT Meeting (Date TBD)
- Development of Draft Housing Production Plan
- Draft HPP Distributed for Public Comment Period.
 - Input will be Received over Town website, by email or letter.
 - Public Hearing on Draft HPP
- Town Council & Planning Board approvals required on Final HPP.

Housing Production Plan (HPP) 2021 Update

A Housing Production Plan (HPP) is a Plan to Create Additional "Affordable Housing Units" as Defined by Massachusetts Department of Housing & Community Development (DHCD)

- Increase number of Affordable Units on Franklin's SHI.
- U.S. Department of Housing and Urban Development (HUD) determines what housing is affordable.
- For Households making less than 80% of the area's median household income.

ZONING DISTRICTS

- Business

Commercial I

Commercial II

Downtown Commercial District

General Residential V
- Industrial
- Mixed Business Innovation
- Office
- Residential VI
- Residential VII

Rural BusinessRural Residential IRural Residential IISingle-Family IIISingle-Family IV

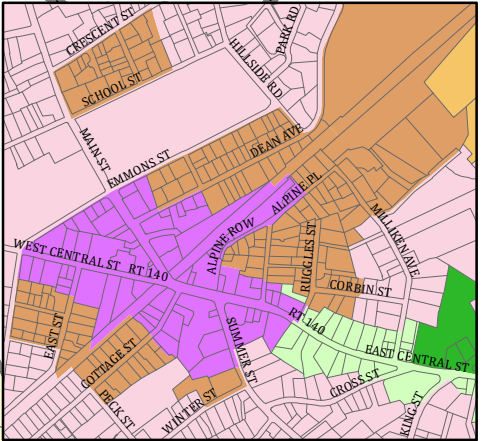
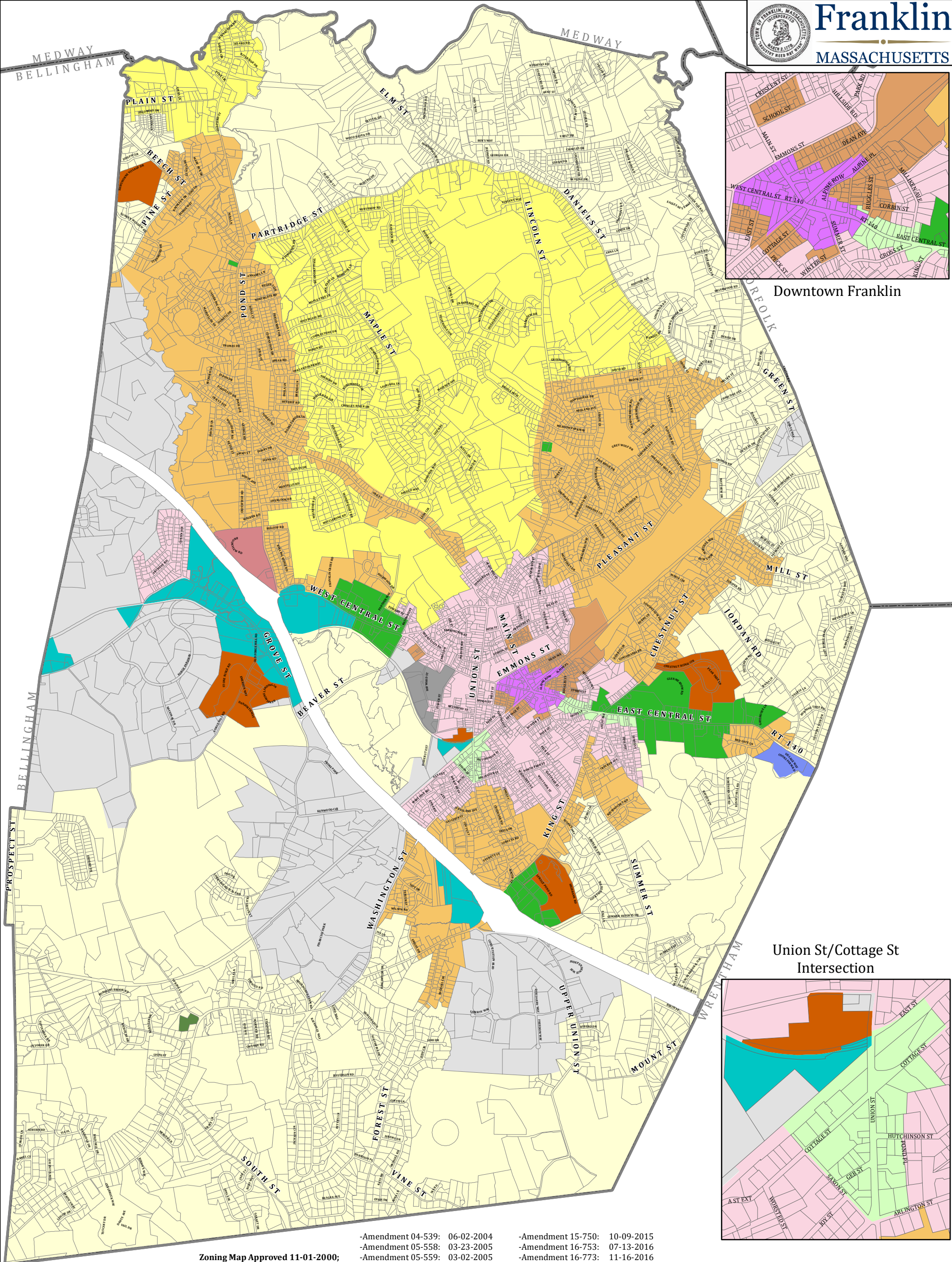
Attachment F

00.250.5

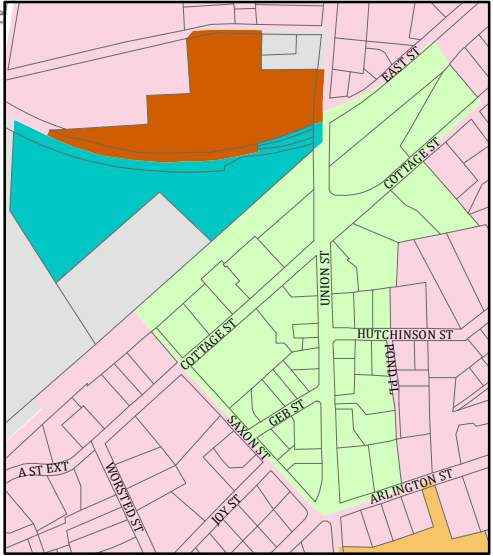
Kilometers

00.250.5

Miles



Downtown Franklin



Union St/Cottage St Intersection

**Zoning Map Approved 11-01-2000;
Zoning Bylaw 00-446**

-Amendment 99-414: 07-21-1999

-Amendment 00-444: 12-06-2000

-Amendment 00-454: 04-18-2001

-Amendment 01-469: 07-11-2001

-Amendment 01-472: 08-01-2001

-Amendment 01-474: 08-15-2001

-Amendment 01-475: 08-15-2001

-Amendment 01-479: 12-05-2001

-Amendment 02-492: 02-20-2002

-Amendment 02-500: 07-17-2002

-Amendment 02-506: 11-20-2002

-Amendment 03-520: 08-06-2003

-Amendment 04-539: 06-02-2004

-Amendment 05-558: 03-23-2005

-Amendment 05-559: 03-02-2005

-Amendment 07-607: 09-05-2007

-Amendment 07-608: 09-05-2007

-Amendment 07-609: 09-05-2007

-Amendment 07-610: 09-05-2007

-Amendment 08-625: 11-05-2008

-Amendment 11-652: 07-13-2011

-Amendment 12-666: 01-04-2012

-Amendment 12-689: 10-03-2012

-Amendment 13-705: 05-15-2013

-Amendment 13-721: 10-16-2013

-Amendment 14-728-R: 06-04-2014

-Amendment 14-733: 06-04-2014

-Amendment 14-734: 06-04-2014

-Amendment 15-750: 10-09-2015

-Amendment 16-753: 07-13-2016

-Amendment 16-773: 11-16-2016

-Amendment 17-795-R: 09-27-2017

-Amendment 18-802: 07-11-2018

-Amendment 18-804: 07-11-2018

-Amendment 18-803-R: 08-08-2018

-Amendment 18-820: 11-14-2018

-Amendment 18-821: 12-19-2018

-Amendment 19-833: 03-13-2019

-Amendment 20-850: 03-04-2020

-Amendment 20-851: 03-04-2020

-Amendment 20-853: 05-20-2020

-Amendment 20-858: 10-07-2020

In maintaining its GIS Data, the Town of Franklin has made every effort to ensure the accuracy, currency and reliability of the content thereof, however, errors can occur. It is expressly understood and agreed that in producing this information, the Town of Franklin, its officials, agents, servants and employees does not warrant or guarantee the information it has provided, nor does it accept responsibility for any errors contained therein. In no event will the Town of Franklin, its officials, agents, servants and employees be deemed or held obligated, liable, or accountable for any loss or damage incurred or resulting from the use of the information provided.

Attested to date 11.24.2020

Signature
Nancy Danello, Acting Town Clerk

SUBDIVISIONS within FRANKLIN

Subdivision by Type

- Residential
- Condo
- Senior Village Overlay District Projects

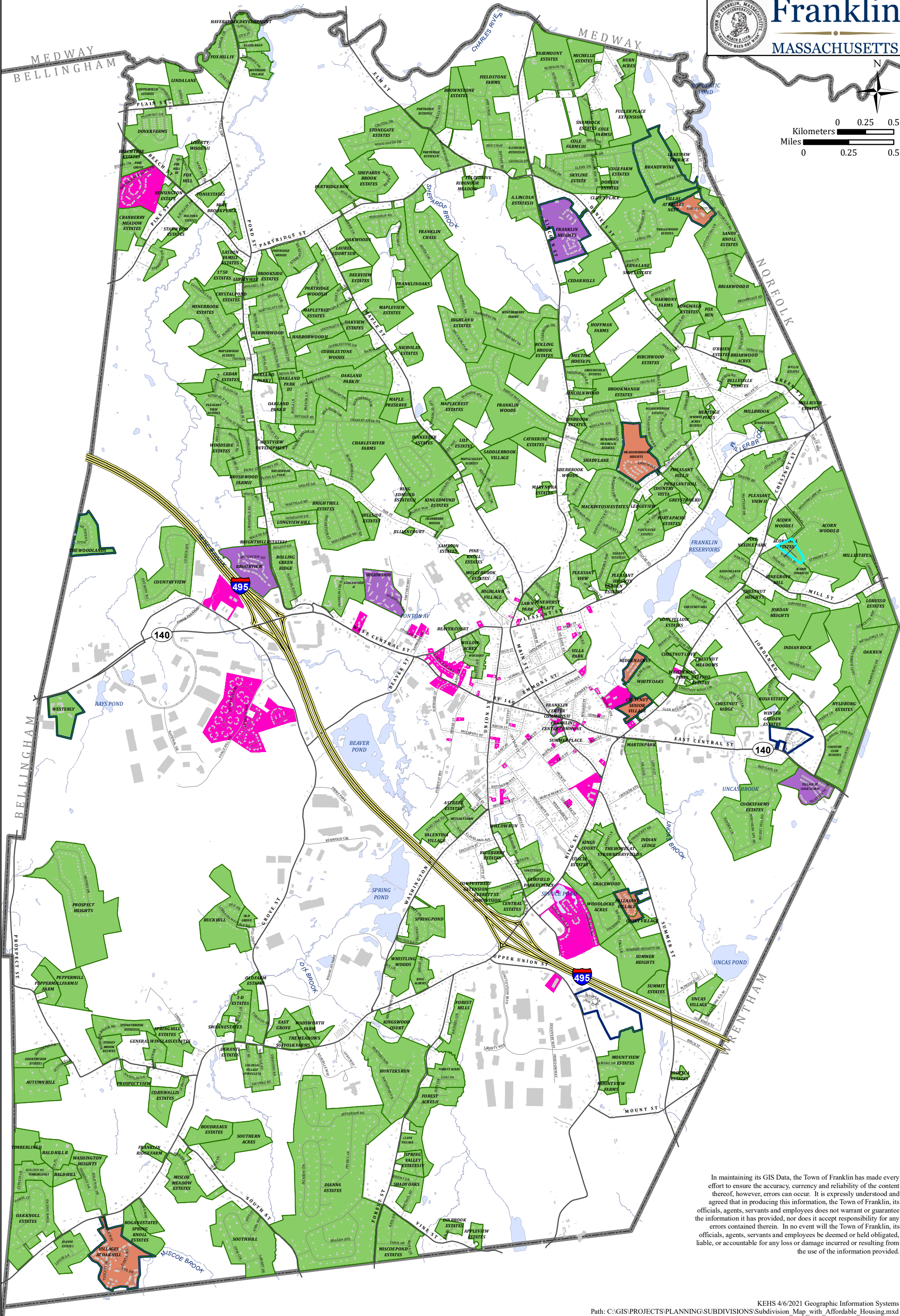
- Parcel with Condo Building Type
- Affordable Housing Locations
- Structure
- Municipal Boundary

Attachment F



Franklin
MASSACHUSETTS

0 0.25 0.5
Kilometers
0 0.25 0.5
Miles



In maintaining its GIS Data, the Town of Franklin has made every effort to ensure the accuracy, currency and reliability of the content thereof, however, errors can occur. It is expressly understood and agreed that in producing this information, the Town of Franklin, its officials, agents, servants and employees does not warrant or guarantee the information it has provided, nor does it accept responsibility for any errors contained therein. In no event will the Town of Franklin, its officials, agents, servants and employees be deemed or held obligated, liable, or accountable for any loss or damage incurred or resulting from the use of the information provided.



Monthly Indicators

A RESEARCH TOOL PROVIDED BY THE MASSACHUSETTS ASSOCIATION OF REALTORS®

February 2021

Mortgage interest rates ticked a bit higher in February, but remain below their February 2020 levels. Interest rates may rise a bit further in coming weeks, but according to Freddie Mac chief economist Sam Khater, "while there are multiple temporary factors driving up rates, the underlying economic fundamentals point to rates remaining in the low 3 percent range for the year." With rates still at historically low levels, home sales are unlikely to be significantly impacted, though higher rates do impact affordability.

New Listings were down 31.4 percent for single-family homes and 3.8 percent for condominium properties. Closed Sales increased 8.1 percent for single-family homes and 6.0 percent for condominium properties.

The Median Sales Price was up 17.1 percent to \$462,500 for single-family homes and 5.1 percent to \$425,750 for condominium properties. Months Supply of Inventory decreased 71.4 percent for single-family units and 35.0 percent for condominium units.

For homeowners currently struggling due to COVID-19, government agencies are continuing efforts to help those in need. The Federal Housing Finance Agency announced they will allow homeowners with loans backed by Fannie Mae and Freddie Mac to receive an additional three months of forbearance, extending total payment relief to up to 18 months. Qualified homeowners must already be in a forbearance plan as of the end of February.

Quick Facts

Closed Sales

2,748	1,276
Single-Family Only	Condominium Only
+ 8.1%	+ 6.0%
Year-Over-Year Change	Year-Over-Year Change

Median Sales Price

\$462,500	\$425,750
Single-Family Only	Condominium Only
+ 17.1%	+ 5.1%
Year-Over-Year Change	Year-Over-Year Change

Homes for Sale

3,167	2,545
Single-Family Only	Condominium Only
- 68.4%	- 33.6%
Year-Over-Year Change	Year-Over-Year Change

New Listings

3,401	2,001
Single-Family Only	Condominium Only
- 31.4%	- 3.8%
Year-Over-Year Change	Year-Over-Year Change



Data is refreshed regularly to capture changes in market activity so figures shown may be different than previously reported. Current as of March 7, 2021.
 All data from the Berkshire County Multiple Listing Service, Cape Cod & Islands Association of REALTORS®, Inc. and MLS Property Information Network, Inc. Provided by MAR. Report © 2021 ShowingTime.

Single-Family Market Overview

 Key market metrics for the current month and year-to-date figures for **Single-Family Homes Only**.


Key Metrics select the desired metric to jump to that page	Historical Sparkbars	2-2020	2-2021	+ / -	YTD 2020	YTD 2021	+ / -
Closed Sales		2,541	2,748	+ 8.1%	5,866	6,371	+ 8.6%
Median Sales Price		\$395,000	\$462,500	+ 17.1%	\$400,000	\$465,000	+ 16.3%
Affordability Index		106	90	- 15.1%	104	90	- 13.5%
Homes for Sale		10,037	3,167	- 68.4%	--	--	--
Months Supply		2.1	0.6	- 71.4%	--	--	--
Final Days on Market		66	40	- 39.4%	63	36	- 42.9%
Cumulative Days on Market		79	50	- 36.7%	76	46	- 39.5%
Pct. of Orig. Price Received		95.9%	99.8%	+ 4.1%	95.6%	99.9%	+ 4.5%
New Listings		4,956	3,401	- 31.4%	8,846	6,611	- 25.3%

Condominium Market Overview

Key market metrics for the current month and year-to-date figures for **Condominium Properties Only**.



MASSACHUSETTS
ASSOCIATION OF REALTORS®

Key Metrics select the desired metric to jump to that page	Historical Sparkbars	2-2020	2-2021	+ / -	YTD 2020	YTD 2021	+ / -
Closed Sales		1,204	1,276	+ 6.0%	2,536	2,764	+ 9.0%
Median Sales Price		\$405,000	\$425,750	+ 5.1%	\$405,000	\$423,250	+ 4.5%
Affordability Index		103	98	- 4.9%	103	99	- 3.9%
Homes for Sale		3,834	2,545	- 33.6%	--	--	--
Months Supply		2.0	1.3	- 35.0%	--	--	--
Final Days on Market		61	52	- 14.8%	56	47	- 16.1%
Cumulative Days on Market		72	62	- 13.9%	68	57	- 16.2%
Pct. of Orig. Price Received		97.2%	97.7%	+ 0.5%	97.1%	97.8%	+ 0.7%
New Listings		2,081	2,001	- 3.8%	4,006	3,995	- 0.3%

All data from the Berkshire County Multiple Listing Service, Cape Cod & Islands Association of REALTORS®, Inc. and MLS Property Information Network, Inc. Provided by MAR. Report © 2021 ShowingTime. | 3

Closed Sales

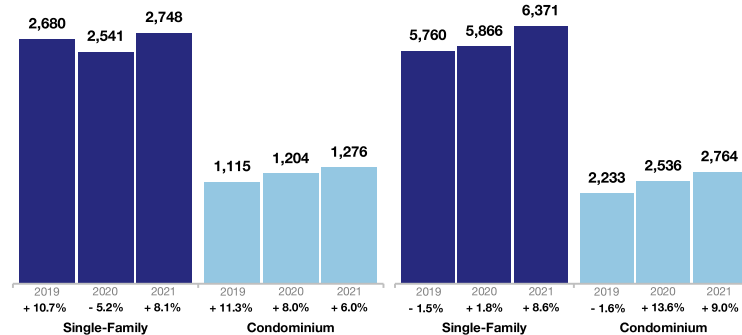
A count of the actual sales that closed in a given month.



MASSACHUSETTS
ASSOCIATION OF REALTORS®

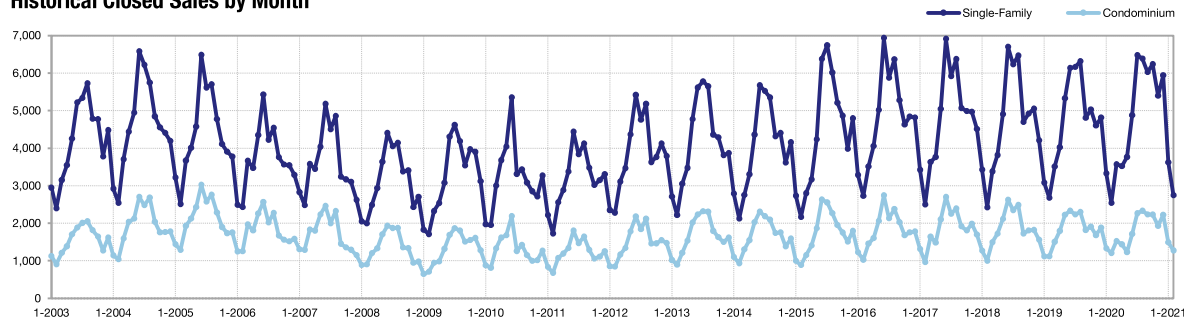
February

Year to Date



	Single-Family	YoY Change	Condominium	YoY Change
March 2020	3,568	+ 1.7%	1,524	+ 1.3%
April 2020	3,519	- 12.5%	1,436	- 19.8%
May 2020	3,762	- 29.4%	1,231	- 44.6%
June 2020	4,878	- 20.5%	1,713	- 26.5%
July 2020	6,475	+ 5.1%	2,266	+ 1.4%
August 2020	6,386	+ 1.0%	2,331	+ 1.4%
September 2020	6,026	+ 25.5%	2,233	+ 22.9%
October 2020	6,236	+ 24.0%	2,227	+ 16.6%
November 2020	5,398	+ 17.3%	1,926	+ 14.3%
December 2020	5,943	+ 23.5%	2,223	+ 18.2%
January 2021	3,623	+ 9.0%	1,488	+ 11.7%
February 2021	2,748	+ 8.1%	1,276	+ 6.0%
Total	58,562	+ 3.5%	21,874	- 1.5%

Historical Closed Sales by Month



All data from the Berkshire County Multiple Listing Service, Cape Cod & Islands Association of REALTORS®, Inc. and MLS Property Information Network, Inc. Provided by MAR. Report © 2021 ShowingTime. | 4

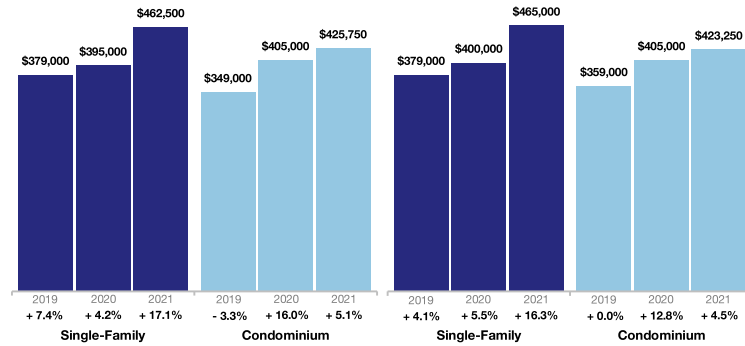
Median Sales Price

Point at which half of the sales sold for more and half sold for less, not accounting for seller concessions, in a given month.



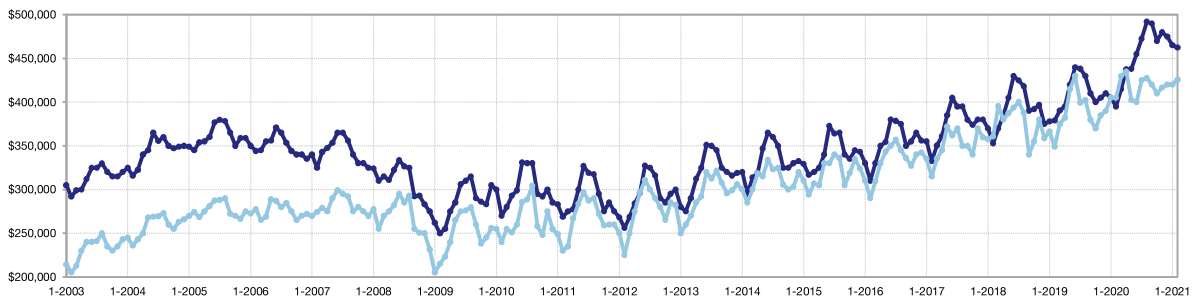
February

Year to Date



	Single-Family	YoY Change	Condominium	YoY Change
March 2020	\$415,000	+ 6.3%	\$430,000	+ 14.7%
April 2020	\$437,750	+ 10.8%	\$435,000	+ 13.9%
May 2020	\$438,000	+ 4.3%	\$402,500	- 3.0%
June 2020	\$455,000	+ 3.4%	\$400,000	- 7.0%
July 2020	\$472,500	+ 7.9%	\$425,000	+ 6.4%
August 2020	\$492,000	+ 14.4%	\$427,500	+ 6.2%
September 2020	\$490,000	+ 19.5%	\$420,000	+ 10.6%
October 2020	\$470,000	+ 17.5%	\$410,000	+ 10.8%
November 2020	\$480,000	+ 18.5%	\$416,750	+ 8.2%
December 2020	\$475,000	+ 15.8%	\$420,000	+ 7.7%
January 2021	\$465,000	+ 14.8%	\$420,000	+ 3.7%
February 2021	\$462,500	+ 17.1%	\$423,250	+ 5.1%
Median	\$466,000	+ 12.3%	\$420,000	+ 6.3%

Historical Median Sales Price by Month



All data from the Berkshire County Multiple Listing Service, Cape Cod & Islands Association of REALTORS®, Inc. and MLS Property Information Network, Inc. Provided by MAR. Report © 2021 ShowingTime. | 5

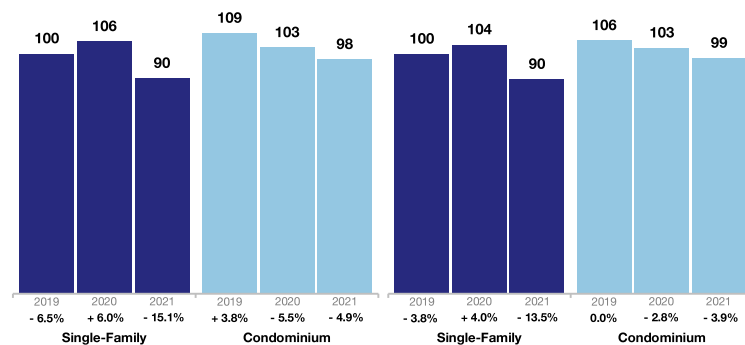
Housing Affordability Index

This index measures housing affordability for the region. For example, an index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.



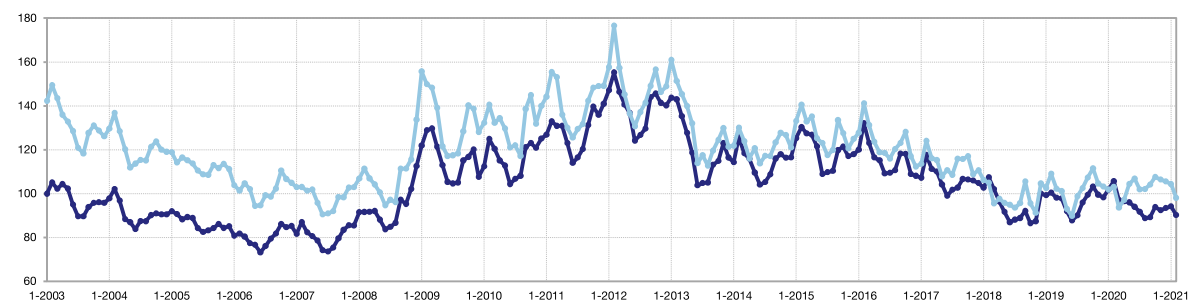
February

Year to Date



	Single-Family	YoY Change	Condominium	YoY Change
March 2020	97	- 1.0%	94	- 7.8%
April 2020	96	- 2.0%	97	- 4.0%
May 2020	96	+ 4.3%	104	+ 11.8%
June 2020	94	+ 6.8%	107	+ 18.9%
July 2020	92	+ 2.2%	102	+ 3.0%
August 2020	89	- 7.3%	102	0.0%
September 2020	89	- 10.1%	104	- 2.8%
October 2020	94	- 8.7%	107	- 3.6%
November 2020	92	- 7.1%	106	+ 1.0%
December 2020	93	- 5.1%	106	+ 2.9%
January 2021	94	- 7.8%	104	+ 2.0%
February 2021	90	- 15.1%	98	- 4.9%
Average	93	- 4.5%	103	+ 1.1%

Historical Housing Affordability Index by Month



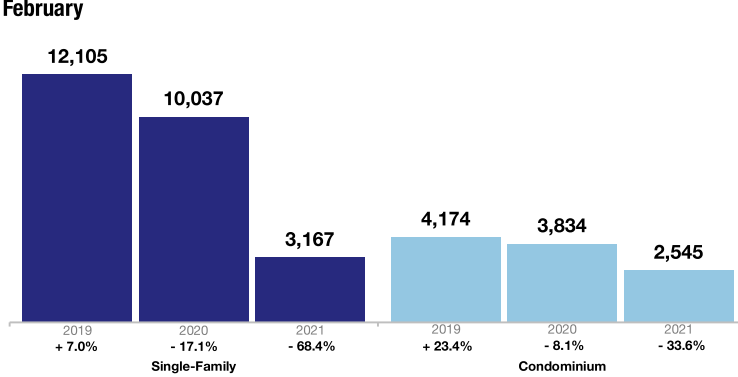
All data from the Berkshire County Multiple Listing Service, Cape Cod & Islands Association of REALTORS®, Inc. and MLS Property Information Network, Inc. Provided by MAR. Report © 2021 ShowingTime. | 6

Inventory of Homes for Sale

The number of properties available for sale in an active status at the end of a given month.

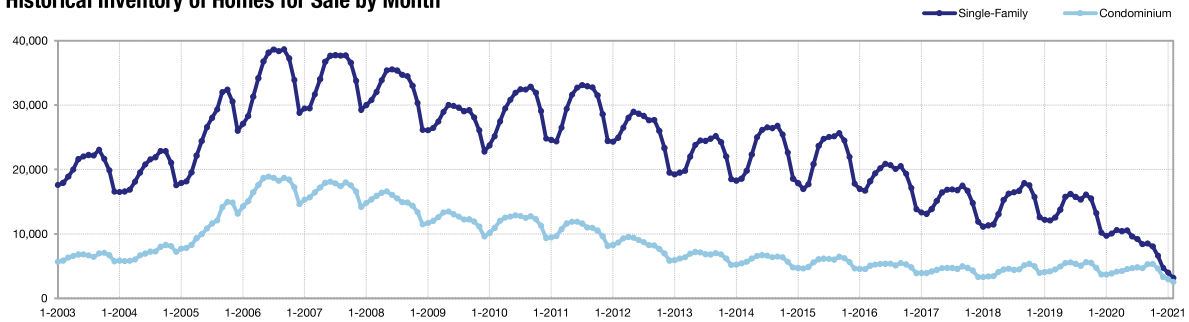


February



	Single-Family	YoY Change	Condominium	YoY Change
March 2020	10,610	-15.3%	4,118	-8.4%
April 2020	10,424	-24.1%	4,217	-14.4%
May 2020	10,522	-33.3%	4,516	-17.6%
June 2020	9,587	-40.8%	4,665	-16.0%
July 2020	9,185	-41.6%	4,800	-10.0%
August 2020	8,410	-45.1%	4,681	-7.2%
September 2020	8,479	-47.3%	5,266	-5.8%
October 2020	8,049	-48.0%	5,305	-3.6%
November 2020	6,638	-49.8%	4,614	-2.5%
December 2020	4,732	-53.6%	3,288	-10.7%
January 2021	3,963	-59.0%	2,971	-19.5%
February 2021	3,167	-68.4%	2,545	-33.6%
Average	7,814	-42.8%	4,249	-11.9%

Historical Inventory of Homes for Sale by Month



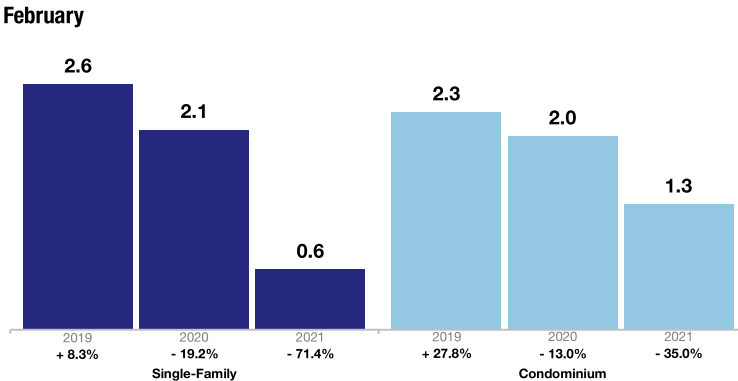
All data from the Berkshire County Multiple Listing Service, Cape Cod & Islands Association of REALTORS®, Inc. and MLS Property Information Network, Inc. Provided by MAR. Report © 2021 ShowingTime. | 7

Months Supply of Inventory

The inventory of homes for sale at the end of a given month, divided by the average monthly pending sales from the last 12 months.

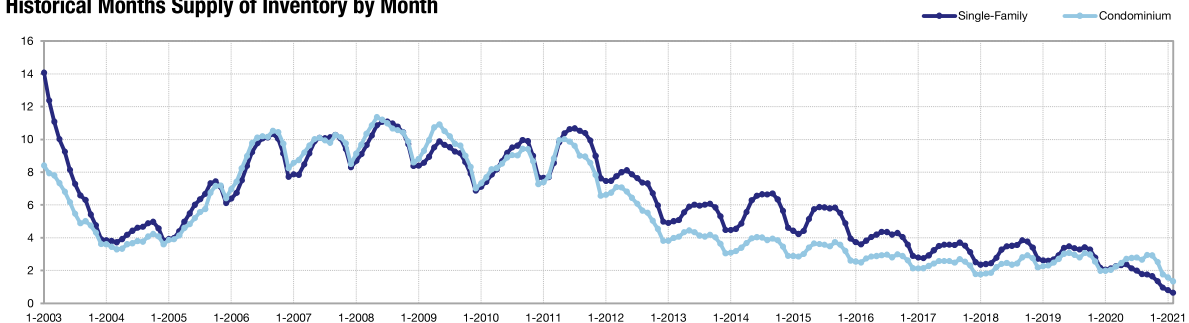


February



	Single-Family	YoY Change	Condominium	YoY Change
March 2020	2.3	-14.8%	2.3	-8.0%
April 2020	2.3	-20.7%	2.4	-11.1%
May 2020	2.4	-29.4%	2.7	-10.0%
June 2020	2.1	-40.0%	2.8	-9.7%
July 2020	2.0	-41.2%	2.8	-6.7%
August 2020	1.8	-45.5%	2.7	-3.6%
September 2020	1.8	-47.1%	2.9	-6.5%
October 2020	1.6	-51.5%	2.9	-3.3%
November 2020	1.3	-53.6%	2.5	0.0%
December 2020	0.9	-59.1%	1.8	-10.0%
January 2021	0.8	-60.0%	1.6	-20.0%
February 2021	0.6	-71.4%	1.3	-35.0%
Average	1.7	-42.8%	2.4	-9.3%

Historical Months Supply of Inventory by Month



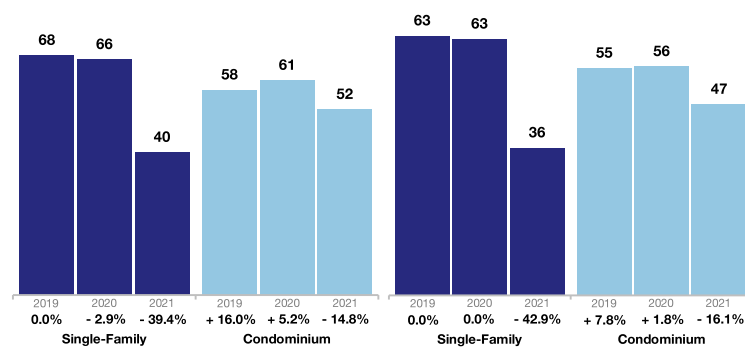
All data from the Berkshire County Multiple Listing Service, Cape Cod & Islands Association of REALTORS®, Inc. and MLS Property Information Network, Inc. Provided by MAR. Report © 2021 ShowingTime. | 8

Final Days on Market

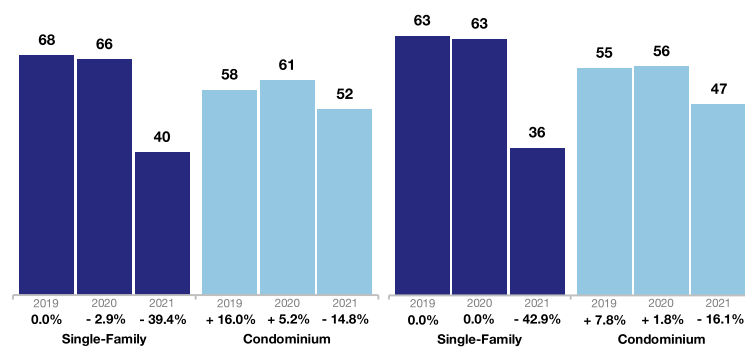
Average number of days between when a property is last listed and when the final offer is accepted in a given month.



February

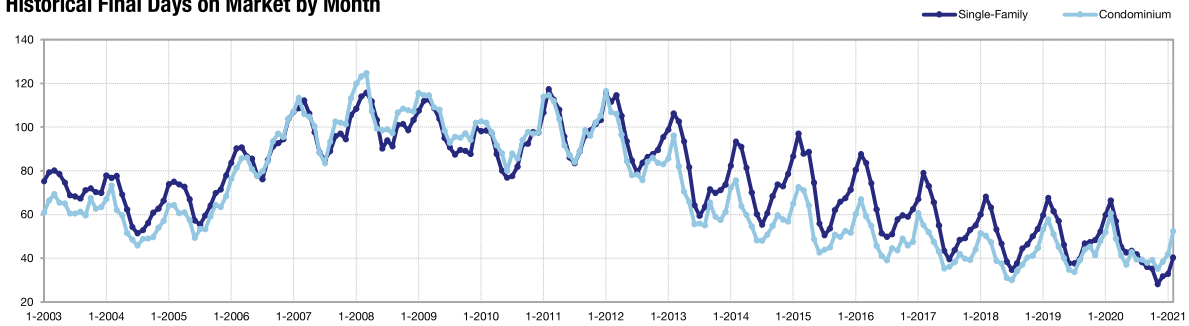


Year to Date



	Single-Family	YoY Change	Condominium	YoY Change
March 2020	57	-6.6%	49	-3.9%
April 2020	45	-21.1%	41	-8.9%
May 2020	43	-6.5%	37	-7.5%
June 2020	43	+13.2%	43	+22.9%
July 2020	42	+10.5%	39	+14.7%
August 2020	38	-5.0%	39	0.0%
September 2020	36	-23.4%	38	-13.6%
October 2020	35	-25.5%	39	-13.3%
November 2020	28	-41.7%	35	-14.6%
December 2020	32	-38.5%	38	-20.8%
January 2021	33	-45.0%	42	-19.2%
February 2021	40	-39.4%	52	-14.8%
Average	39	-19.5%	41	-6.1%

Historical Final Days on Market by Month



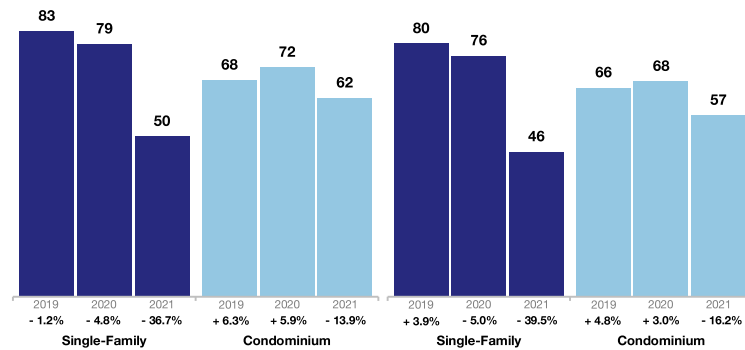
All data from the Berkshire County Multiple Listing Service, Cape Cod & Islands Association of REALTORS®, Inc. and MLS Property Information Network, Inc. Provided by MAR. Report © 2021 ShowingTime. | 9

Cumulative Days on Market

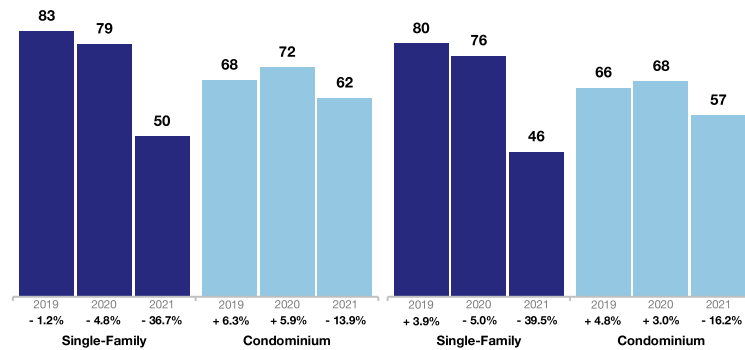
Average number of days between when a property is first listed and when the final offer is accepted before closing in a given month.



February

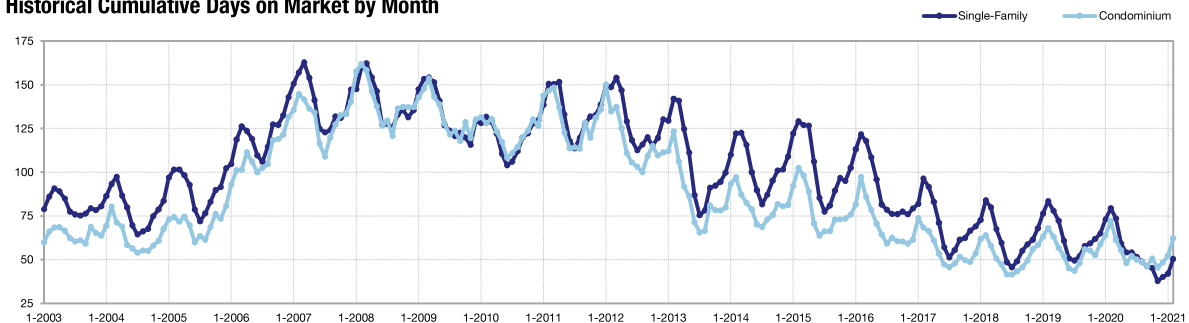


Year to Date



	Single-Family	YoY Change	Condominium	YoY Change
March 2020	73	-6.4%	61	-3.2%
April 2020	59	-18.1%	55	-3.5%
May 2020	54	-11.5%	48	-7.7%
June 2020	54	+5.9%	52	+15.6%
July 2020	51	+4.1%	50	+13.6%
August 2020	49	-5.8%	49	+2.1%
September 2020	46	-20.7%	46	-17.9%
October 2020	45	-23.7%	51	-7.3%
November 2020	38	-38.7%	45	-13.5%
December 2020	40	-38.5%	48	-18.6%
January 2021	42	-42.5%	52	-18.8%
February 2021	50	-36.7%	62	-13.9%
Average	49	-19.5%	51	-5.7%

Historical Cumulative Days on Market by Month



All data from the Berkshire County Multiple Listing Service, Cape Cod & Islands Association of REALTORS®, Inc. and MLS Property Information Network, Inc. Provided by MAR. Report © 2021 ShowingTime. | 10

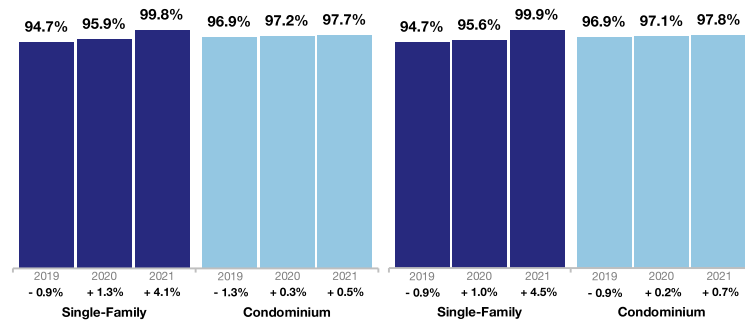
Percent of Original List Price Received

Percentage found when dividing a property's sales price by its original list price, then taking the average for all properties sold in a given month, not accounting for seller concessions.



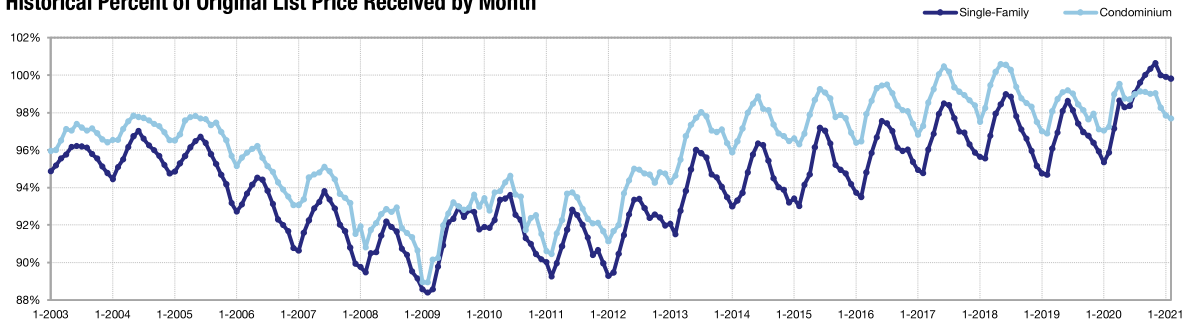
February

Year to Date



	Single-Family	YoY Change	Condominium	YoY Change
March 2020	97.1%	+ 1.0%	99.0%	+ 0.9%
April 2020	98.6%	+ 1.8%	99.5%	+ 0.8%
May 2020	98.3%	+ 0.2%	98.8%	- 0.3%
June 2020	98.4%	- 0.2%	98.7%	- 0.5%
July 2020	99.1%	+ 1.0%	99.0%	0.0%
August 2020	99.6%	+ 2.3%	99.1%	+ 0.7%
September 2020	100.0%	+ 3.1%	99.1%	+ 1.0%
October 2020	100.3%	+ 3.6%	99.0%	+ 1.4%
November 2020	100.6%	+ 4.4%	99.0%	+ 1.1%
December 2020	100.0%	+ 4.3%	98.3%	+ 1.2%
January 2021	99.9%	+ 4.8%	97.9%	+ 0.9%
February 2021	99.8%	+ 4.1%	97.7%	+ 0.5%
Average	99.4%	+ 2.4%	98.8%	+ 0.6%

Historical Percent of Original List Price Received by Month



All data from the Berkshire County Multiple Listing Service, Cape Cod & Islands Association of REALTORS®, Inc. and MLS Property Information Network, Inc. Provided by MAR. Report © 2021 ShowingTime. | 11

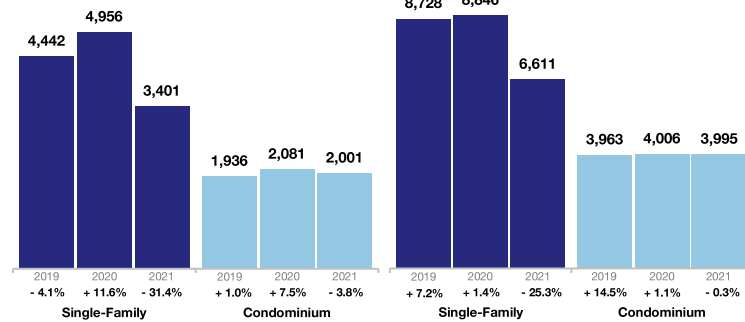
New Listings

A count of the properties that have been newly listed on the market in a given month.



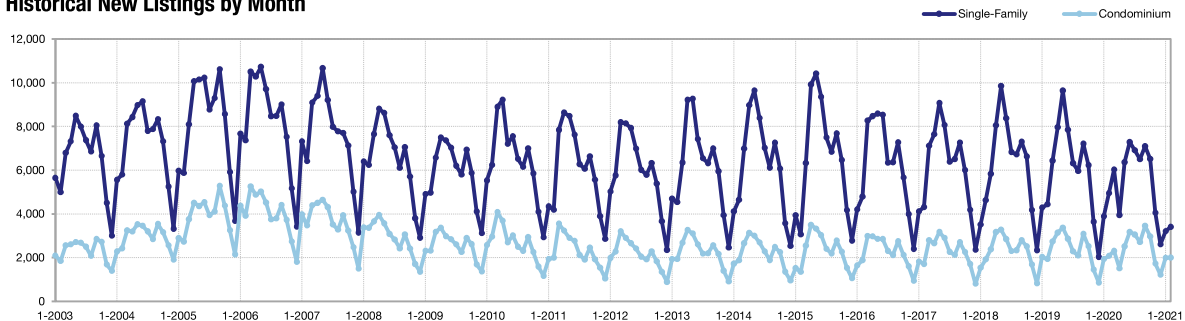
February

Year to Date



	Single-Family	YoY Change	Condominium	YoY Change
March 2020	6,031	- 6.3%	2,303	- 16.0%
April 2020	3,948	- 50.5%	1,508	- 52.0%
May 2020	6,367	- 33.9%	2,511	- 25.4%
June 2020	7,283	- 7.2%	3,173	+ 10.8%
July 2020	6,917	+ 9.5%	3,050	+ 33.4%
August 2020	6,499	+ 9.1%	2,708	+ 29.6%
September 2020	7,091	- 1.7%	3,462	+ 12.3%
October 2020	6,517	+ 4.6%	2,971	+ 17.7%
November 2020	4,053	+ 11.3%	1,730	+ 19.1%
December 2020	2,601	+ 28.3%	1,212	+ 41.6%
January 2021	3,210	- 17.5%	1,994	+ 3.6%
February 2021	3,401	- 31.4%	2,001	- 3.8%
Total	63,918	- 11.4%	28,623	+ 0.7%

Historical New Listings by Month



All data from the Berkshire County Multiple Listing Service, Cape Cod & Islands Association of REALTORS®, Inc. and MLS Property Information Network, Inc. Provided by MAR. Report © 2021 ShowingTime. | 12

Glossary of Terms

A research tool provided by the Massachusetts Association of REALTORS®



MASSACHUSETTS
ASSOCIATION OF REALTORS®

Closed Sales	A measure of home sales that were closed to completion during the report period.
Median Sales Price	A measure of home values in a market area where 50% of activity was higher and 50% was lower than this price point.
Housing Affordability Index	A measure of how affordable a region's housing is to its consumers. A higher number means greater affordability. The index is based on interest rates, median sales price and average income by county.
Inventory of Homes for Sale	A measure of the number of homes available for sale at a given time. Once a listing goes pending, sold or is taken off the market, it is no longer considered "active." The availability of homes for sale has a big effect on supply-demand dynamics and home prices.
Months Supply of Inventory	The inventory of homes for sale (at the end of a given month) divided by the average monthly pending sales from the last 12 months.
Final Days on Market Until Sale	A measure of how many calendar days pass between when a listing becomes active (not pending) for the last time to the last time it goes pending directly before it is sold. A pending sale is defined as something classified as Pending, Active with a Flag, Contingent or Under Agreement.
Cumulative Days on Market Until Sale	A measure of the average number of calendar days that pass from when a listing is first listed to when a property goes into the last pending status before it is sold.
Percent of Original List Price Received	This is calculated as Total Sold Dollars (all sold prices added together) divided by Total Original Price (all original list prices added together).
New Listings	A measure of how much new supply is coming onto the market from sellers. It is calculated by counting all listings with a list date in the reporting period.

All data from the Berkshire County Multiple Listing Service, Cape Cod & Islands Association of REALTORS®, Inc. and MLS Property Information Network, Inc. Provided by MAR. Report © 2021 ShowingTime. | 13



HOUSING CHOICE BEST PRACTICES

Housing Choice Communities are designated in two ways:

- 1) *At least 5% increase or 500 increase in new units over the previous 5 years;*
OR
- 2) *At least a 3% increase or 300 unit increase in new units over the previous 5 years AND demonstrate 7 of 14 of the following best practices, two of which must be affordable.*

For Housing Choice Community grants, applicants receive points including bonus points for implementation of these best practices. There is no minimum number of best practices required for the grants, however, points are awarded for demonstration of best practices.

The following list contains an array of techniques and methods to support housing production and affordable housing for Massachusetts Towns and Cities. There are many, many strategies not on this list, but we are highlighting these as a **baseline** of methods that we recommend to local governments. For more information about the Baker-Polito Housing Choice Initiative, see www.mass.gov/housingchoice. In the list below, those strategies particularly related to creating and maintaining affordable housing are in *italics*. These best practices are used to evaluate applicants seeking designation as a Housing Choice Community and also as scoring criteria in the Housing Choice Capital grant program.

1. Have at least one zoning district that allows multifamily by right (in addition to 40R districts) where there is capacity to add units and that allows for family housing that is not age restricted and does not restrict units with more than 2 bedrooms (or have a pattern of approving such developments over the last 5 years)
2. *Have Inclusionary Zoning that provides for reasonable density increases so that housing is not unreasonable precluded*
3. *Have an approved 40R Smart Growth or Starter Homes district. Please note, that if your community repealed its only 40R district, it no longer qualifies for this best practice.*
4. Have zoning that allows mixed use or cluster / Open Space Residential development by right that is not part of a 40R district (or have a pattern of approving such developments over the last 5 years)
5. Have zoning that allows for accessory dwelling units by right (or have a pattern of approving ADUs over the last 5 years)



HOUSING CHOICE BEST PRACTICES

6. *Designated local resources for housing such as established an Affordable Housing Trust, donated land, or spent substantial Community Preservation Act (CPA) funds for community housing over the last 5 years.*
7. Reduced parking requirement for Multi-Family units within the last 5 years or require no more than 1 parking space per unit for multifamily units.
8. Provide evidence of education and training for a majority of members on a land use board (Planning Board, Board of Appeals, Select Board and/or City Council) from **Citizen Planner Training Collaborative**, Massachusetts Housing Partnership's **Housing Institute**, Community Development Partnership's **Lower Cape Housing Institute**, or Urban Land Institute's (ULI's) **Urban Plan Public Leadership Institute** over the last 5 years.
9. *Have units currently eligible for inclusion in the Subsidized Housing Inventory (SHI) that equal or exceed 10% of total year round housing stock according to the DHCD subsidized housing inventory, where such 10% was not reached after local comprehensive permit(s) were denied or conditioned and had the denial or condition overturned by the Housing Appeals Court (HAC).*
10. *Have increased your community's SHI by at least 2.5% points in the last 5 years where such increase was not reached after local comprehensive permit(s) were denied or conditioned and had the denial or conditions overturned by HAC.*
11. Selected a housing best practice as part of a Community Compact
12. *Participate in the Housing Development Incentive Program (HDIP), have adopted an Urban Center Housing Tax Increment Financing district, approved District Improvement Financing (DIF) related to housing, have adopted an Urban Renewal Plan that includes a significant Housing element.*
13. *Have adopted local option property tax relief programs for income eligible seniors either as provided for by statute (MGL c. 59 section 5) or through a home rule petition; OR have adopted a Community Impact Fee for short term rentals (MGL c. 64G, section 3D) where your community has committed in writing to using a portion of such revenues for affordable housing.*
14. *Have a CERTIFIED Housing Production Plan which means that you have an DHCD approved Housing Production Plan and have subsequently seen an increase of 0.5% or 1% in your year round housing units (see <https://www.mass.gov/service-details/chapter-40-b-housing-production-plan> for more information)*

Franklin Affordable Housing Trust - Affirmative Fair Housing Marketing Plan (Including Resident Selection Processes)

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the Subsidized Housing Inventory (SHI) shall have an Affirmative Fair Housing Marketing Plan (AFHMP). *The affordable Use Restriction documents of said housing must require that the AFHMP, subject to the approval of the subsidizing or funding agency, shall be implemented for the term of the Use Restriction.* Affirmative Fair Housing requirements apply to the full spectrum of activities that culminate with occupancy, including but not limited to means and methods of outreach and marketing through to the qualification and selection of residents. All AFHMP plans must, at a minimum, meet the standards set forth by the Department of Housing and Community Development (DHCD). In the case of M.G.L. c.40B projects, the AFHMP must be approved by the Subsidizing Agency.

The developer (Developer) is responsible for resident selection, including but not limited to drafting the resident selection plan, marketing, administering the initial lottery process, and determining the qualification of potential buyers and/or tenants. The Developer is responsible for paying for all of the costs of affirmative fair marketing and administering the lottery and may use in-house staff, provided that such staff meets the qualifications described below. The Developer may contract for such services provided that any such contractor must be experienced and qualified under the following standards.

Note: As used in these AFHMP Guidelines, “Developer” refers to the Project Developer and/or the entity with which the Developer has contracted to carry out any or all of the tasks associated with an AFHMP.

A. Developer Staff and Contractor Qualifications

The entity as well as the individual with primary responsibility for resident selection, whether in-house staff or a third-party contractor, must have substantial, successful prior experience in each component of the AFHMP for which the party will be responsible, e.g. drafting the plan, marketing and outreach activities, administering the lottery process and/or determining eligibility under applicable subsidy programs and/or qualifying buyers with mortgage lenders.

Subsidizing Agencies reserve the right to reject the qualifications of any Developer or contractor. However, generally, Developers or contractors that meet the following criteria *for each component*, as applicable, will be considered to be qualified to carry out the component(s) for which they are responsible:

- The entity has successfully carried out similar AFHMP responsibilities for a minimum of three (3) projects in Massachusetts *or* the individual with primary responsibility for the resident selection process has successfully carried out similar AFHMP responsibilities for a minimum of five (5) projects in Massachusetts.
- The entity has the capacity to address matters relating to English language proficiency.
- “Successfully” for the purposes of these Guidelines means that, with respect to both the entity and the relevant staff, (a) the prior experience has not required intervention by a Subsidizing Agency to address fair housing complaints or concerns; and (b) that within

the past five (5) years, there has not been a finding or final determination against the entity or staff for violation of any state or federal fair housing law.

B. Affirmative Fair Housing Marketing Plan

The Developer shall prepare the following materials which shall comprise an AFHMP:

- Informational materials for applicants including a general description of the overall project that provides key information such as the number of market/affordable units, amenities, number of parking/garage spaces per unit, distribution of bedrooms by market and affordable units, accessibility, etc.
- A description of the eligibility requirements.
- Lottery and resident selection procedures.
- A clear description of the preference system being used (if applicable).
- A description of the measures that will be used to ensure affirmative fair marketing will be achieved including a description of the affirmative fair marketing and outreach methods that will be used, sample advertisements to be used, and a list of publications where ads will be placed.
- Application materials including:
 - The application form.
 - A statement regarding the housing provider's obligation not to discriminate in the selection of applicants, and such a statement must also be included in the application materials.
 - Information indicating that disabled persons are entitled to request a reasonable accommodation of rules, policies, practices, or services, or to request a reasonable modification of the housing, when such accommodations or modifications are necessary to afford the disabled person equal opportunity to use and enjoy the housing.¹
 - An authorization for consent to release information.
- For homeownership transactions, a description of the use restriction and/or deed rider.

The Subsidizing Agency must approve the AFHMP before the marketing process commences. In the case of a Local Action Unit (LAU), DHCD and the municipality must approve the AFHMP.

The AFHMP shall be applied to affordable units² upon availability for the term of affordability and must consist of actions that provide information, maximum opportunity, and otherwise attract eligible persons protected under state and federal civil rights laws that are *less likely to apply*.

Outreach and Marketing

¹ It is important to remember that legal obligations with respect to accessibility and modifications in housing extend beyond the Massachusetts Architectural Access Board requirements, including federal requirements imposed by the Fair Housing Act, the Americans with Disabilities Act, and the Rehabilitation Act. Under state law, in the case of publicly assisted housing, multiple dwelling housing consisting of ten or more units, or contiguously located housing consisting of ten or more units (see M.G.L. c. 151B, § 1 for definitions), reasonable modification of existing premises shall *be at the expense of the owner* or other person having the right of ownership if necessary for the disabled person to fully enjoy the premises. M.G.L. c. 151B, § 4(7A). See also 24 C.F.R. part 8 for Rehabilitation Act requirements of housing providers that receive federal financial assistance.

² The advertising component of the AFHMP applies to all units.

Marketing should attract residents outside the community by extending to the regional statistical area as well as the state.

- Advertisements should be placed in local and regional newspapers, and newspapers that serve minority groups and other groups protected under fair housing laws. Notices should also be sent to local fair housing commissions, area churches, local and regional housing agencies, local housing authorities, civic groups, lending institutions, social service agencies, and other non-profit organizations.
- Affordable units in the Boston Metro Area (Boston-Cambridge-Quincy MSA) must be reported to the Boston Fair Housing Commission's Metro list (Metropolitan Housing Opportunity Clearing House). Such units shall be reported whenever they become available (including upon turnover).
- Affordable and/or accessible³ rental units must be listed with the Massachusetts Accessible Housing Registry whenever they become available (including upon turnover). See <http://www.chapa.org>.
- Available affordable ownership units must also be listed with CHAPA's lottery website (see <http://www.chapa.org>) and with the Massachusetts Affordable Housing Alliance (MAHA) website (see <http://www.mahahome.org>).
- Marketing should also be included in non-English publications based on the prevalence of particular language groups in the regional area. To determine the prevalence of a particular language by geographical area, see for example: http://www.doleta.gov/reports/CensusData/LWIA_by_State.cfm?state=MA.

(April 8, 2008 changes: (1) Inserted new first bullet paragraph; (2) modified fourth paragraph to include listing with MAHA website; and (3) modified fifth bullet paragraph which, previously, stated: "...Marketing should also be targeted towards persons with limited English proficiency (LEP), not limited to solely to Spanish speaking persons.")

All marketing should be comparable in terms of the description of the opportunity available, regardless of the marketing type (e.g., local newspaper vs. minority newspaper). The size of the advertisements, including the content of the advertisement, should be comparable across regional, local, and minority newspapers.


Advertisements should run a minimum of two times over a sixty day period and be designed to attract attention. Marketing of ownership units should begin approximately six months before the expected date of project occupancy.

Pursuant to fair housing laws,⁴ advertising must not indicate any preference or limitation, or otherwise discriminate based on race, color, disability, religion, sex, familial status, sexual orientation, national origin, genetic information, ancestry, children, marital status, or public assistance receipt. Exceptions may apply if the preference or limitation is pursuant to a lawful

³ Note: The owner or other person having the right of ownership shall, in accordance with M.G.L. c. 151B, §4(7A), give at least fifteen days' notice of the vacancy of a wheelchair accessible unit to the Massachusetts Rehabilitation Commission. Said statute also requires the owner or other person having the right of ownership to give timely notice that a wheelchair accessible unit is vacant or will become vacant to a person who has, within the past 12 months, notified the owner or person or person having the right of ownership that such person is in need of a wheelchair accessible unit.

⁴ 42 U.S.C. § 3604(c); M.G.L. c. 151B, § 4(7B).

eligibility requirement. All advertising depicting persons should depict members of classes of persons protected under fair housing laws, including majority and minority groups.

The Fair Housing logo () and slogan (“Equal Housing Opportunity”) should be included in all marketing materials. The logo may be obtained at HUD’s website at: <http://www.hud.gov/library/bookshelf11/hudgraphics/fheologo.cfm> .

Availability of Applications

Advertising and outreach efforts shall identify locations where the application can be obtained.

Applications shall be available at public locations including one that has some night hours; usually, a public library will meet this need. The advertisement shall include a telephone number an applicant can call to request an application via mail.

Informational Meeting

In addition, the lottery administrator must offer one or more informational meetings for potential applicants to educate them about the lottery process and the housing development. These meetings may include local officials, developers, and local bankers. The date, time, and location of these meetings shall be published in ads and flyers that publicize the availability of lottery applications. The workshops shall be held in a municipal building, school, library, public meeting room or other accessible space. Meetings shall be held in the evening or on weekend days in order to reach as many potential applicants as possible. However, attendance at a meeting shall not be mandatory for participation in a lottery.

The purpose of the meeting is to answer questions that are commonly asked by lottery applicants. Usually a municipal official will welcome the participants and describe the municipality’s role in the affordable housing development. The lottery administrator will then explain the information requested on the application and answer questions about the lottery drawing process. The Developer should be present to describe the development and to answer specific questions about the affordable units. It is helpful to have representatives of local banks present to answer questions about qualifications for the financing of affordable units. At the meeting, the lottery administrator should provide complete application materials to potential applicants.

Homeownership – Establishing Sales Prices

Sale prices shall be established at the time of the initial marketing of the affordable units.

Thereafter, the prices of homes cannot be increased for lottery winners, even if interest rates and HUD income guidelines change.

For large, phased developments maximum sale prices of units sold in subsequent phases will be calculated prior to the start of marketing for each phase, or approximately 6 months prior to expected occupancy of the units. In such cases, each phase will require its own affirmative fair marketing efforts and lottery.

C. Local Preference

If a community wishes to implement a local selection preference, it must:

- Demonstrate in the AFHMP the need for the local preference (e.g., the community may have a disproportionately low rental or ownership affordable housing stock relative to need in comparison to the regional area); and

- Demonstrate that the proposed local preference will not have a disparate impact on protected classes.

In no event may a local preference exceed more than 70% of the (affordable) units in a Project.

The Subsidizing Agency, and in the case of LAUs, DHCD as well as the municipality, must approve a local preference scheme as part of the AFHMP. Therefore, the nature and extent of local preferences should be approved by the Subsidizing Agency (or DHCD in the case of LAUs) prior to including such language in the comprehensive permit or other zoning mechanism.

Allowable Preference Categories

1. Current residents: A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing or voter registration listing.
2. Municipal Employees: Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
3. Employees of Local Businesses: Employees of businesses located in the municipality.
4. Households with children attending the locality's schools, such as METCO students.

(June 25, 2008 change: removed formerly listed allowable preference category, "Family of Current Residents.")

When determining the preference categories, the geographic boundaries of the local resident preference area should not be smaller than municipal boundaries.

Durational requirements related to local preferences, (how long an applicant has lived in or worked in the residency preference area) are not permitted in any case.

Preferences extended to local residents should also be made available not only to applicants who work in the preference area, but also to applicants who have been hired to work in the preference area, applicants who demonstrate that they expect to live in the preference area because of a bona fide offer of employment, and applicant households with children attending the locality's schools, such as METCO students.

A preference for households that work in the community must not discriminate (including have a disproportionate effect of exclusion) against disabled and elderly households in violation of fair housing laws.

Advertising should not have a discouraging effect on eligible applicants. As such, local residency preferences must not be advertised as they may discourage non-local potential applicants.

Avoiding Potential Discriminatory Effects

The local selection preferences must not disproportionately delay or otherwise deny admission of non-local residents that are protected under state and federal civil rights laws. The AFHMP should demonstrate what efforts will be taken to prevent a disparate impact or discriminatory effect. For example, the community may move minority applicants into the local selection pool to ensure it reflects the racial/ethnic balance of the HUD defined Metropolitan Statistical Area as

described below.⁵ However, such a protective measure may not be sufficient as it is race/ethnicity specific; the AFHMP must address other classes of persons protected under fair housing laws who may be negatively affected by the local preference.

To avoid discriminatory effects in violation of applicable fair housing laws, the following procedure should be followed unless an alternative method for avoiding disparate impact (such as lowering the original percentage for local preference as needed to reflect demographic statistics of the MSA) is approved by the Subsidizing Agency. If the project receives HUD financing, HUD standards must be followed.

A lottery for projects including a local preference should have two applicant pools: a local preference pool and an open pool. After the application deadline has passed, the Developer should determine the number of local resident minority households there are in the municipality and the percentage of minorities in the local preference pool. If the percentage of minority local resident households in the local preference pool is less than the percentage of minorities in the surrounding HUD-defined area, the Developer should make the following adjustments to the local preference pool:

- The Developer should hold a preliminary lottery comprised of all minority applicants who did not qualify for the local preference pool, and rank the applicants in order of drawing.
- Minority applicants should then be added to the local preference pool in order of their rankings until the percentage of minority applicants in the local preference pool is equal to the percentage of minorities in the surrounding HUD-defined area.
- Applicants should be entered into all pools for which they qualify. For example, a local resident should be included in both pools.
- Minorities should be identified in accordance with the classifications established by HUD and the U.S. Census Bureau, which are the racial classifications: Black or African American; Asian; Native American or Alaska Native; Native Hawaiian or Pacific Islander; or other (not White); and the ethnic classification Hispanic or Latino.

D. Household Size/Larger Households Preference

General

Household size should be appropriate for the number of bedrooms in the home. It is appropriate to set a minimum. A maximum household size for the units may be established provided that:

- Maximum allowable household size may not be more restrictive than the State Sanitary Code or applicable local bylaws, and may not violate state and federal civil rights laws.
- Maximum allowable household size may not be more restrictive than the Large Household Preference established below.

Larger Household Preference

Within an applicant pool first preference shall be given to households requiring the total number of bedrooms in the unit based on the following criteria:

⁵ Note: This protective measure may not be dispositive with respect to discriminatory effects. For example, the non-local applicant pool may contain a disproportionately large percentage of minorities, and therefore adjusting the local preference pool to reflect demographics of the regional area may not sufficiently address the discriminatory effect that the local preference has on minority applicants. Therefore, characteristics of the non-local applicant pool should continually be evaluated.

- a. There is at least one occupant per bedroom.⁶
- b. A husband and wife, or those in a similar living arrangement, shall be required to share a bedroom. Other household members may share but shall not be required to share a bedroom.
- c. A person described in the first sentence of (b) shall not be required to share a bedroom if a consequence of sharing would be a severe adverse impact on his or her mental or physical health and the lottery agent receives reliable medical documentation as to such impact of sharing.

Within an applicant pool second preference shall be given to households requiring the number of bedrooms in the unit minus one, based on the above criteria. Third preference shall be given to households requiring the number of bedrooms in the unit minus, two, based on the above criteria.

A “household” shall mean two or more persons who will live regularly in the unit as their principal residence and who are related by blood, marriage, law or who have otherwise evidenced a stable inter-dependent relationship, or an individual.

Lottery drawings shall result in each applicant being given a ranking among other applicants with households receiving preference for units based on the above criteria. Household size shall not exceed State Sanitary Code requirements for occupancy of a unit (See 105 CMR 400).⁷

E. Lotteries

The Lottery Application

Resident selection must generally be based on a lottery, although in some cases it may be based on another fair and equitable procedure approved by the Subsidizing Agency.⁸ A lottery procedure is preferred over a “first-come, first-serve procedure,” as the latter procedure may disadvantage non-local applicants.

The application period should be at least 60 days. To ensure the fairness of the application process, applicants should not be required to deliver application materials and instead should be permitted to mail them.

The lottery application must address a household’s:

- income
- assets
- size and composition
- minority status (optional disclosure by the household)
- eligibility as a first-time buyer (for ownership units)
- eligibility for local preference

⁶ Disabled households must not be excluded from a preference for a larger unit based on household size if such larger unit is needed as a reasonable accommodation.

⁷ Note, however, that fair housing exceptions may apply: see HUD Fair Housing Enforcement—Occupancy Standard; Notice of Statement of Policy, Docket No. FR-4405-01 (1998).

⁸ In the case of project based Section 8 properties where resident selection is to be performed by the housing authority pursuant to a Section 8 waiting list, a lottery procedure is not required.

The lottery administrator shall request verification (e.g., three prior year tax returns with the W2 form; 5 most recent pay stubs for all members of the household who are working, three most recent bank statements and other materials necessary to verify income or assets).

Applicants cannot be required to use a specific lender for their pre-approval letter or their mortgage.

Only applicants who meet qualification requirements should be included in the lottery.

Lottery Procedure

Once all required information has been received, qualified applicants should be assigned a registration number. **Only applicants who meet the eligibility requirements shall be entered into a lottery. The lottery shall be conducted after any appeals related to the project have been completed and all permits or approvals related to the project have received final action.**

Ballots with the registration number for applicant households are placed in all lottery pools for which they qualify. The ballots are randomly drawn and listed in the order drawn, by pool. If a project has units with different numbers of bedrooms, units are then awarded (largest units first) by proceeding down the list to the first household on the list that is of appropriate size for the largest unit available according to the appropriate-unit-size criteria established for the lottery. Once all larger units have been assigned to appropriately sized households in this manner, the lottery administrator returns to the top of the list and selects appropriately sized households for smaller units. This process continues until all available units have been assigned to appropriately sized applicant households.

If the project includes units accessible or adaptable for occupancy by disabled persons, first preference (regardless of applicant pool) for those units shall be given to such disabled persons, including single person households, in conformity with state and federal civil rights laws.

The lottery administrator should retain a list of households who are not awarded a unit, in the order that they were drawn. If any of the initial renters/buyers do not rent/purchase a unit, the unit shall be offered to the highest ranked household on that retained list. This list may generally be retained and used to fill units for up to one year. However, other factors such as the number of households remaining on the list, the likelihood of the continuing eligibility of such households, and the demographic diversity of such households may inform the retention time of the list, subject to the approval of the Subsidizing Agency.

After the initial lottery, waiting lists should be analyzed, maintained, and updated (through additional marketing) so that they remain consistent with the objectives of the housing program and are adequately representative of the racial, ethnic, and other characteristics of potential applicants in the housing market region.

Lottery Example

This theoretical lottery has an OPEN pool that includes all applicants and a LOCAL PREFERENCE pool with only applicants from the local area.

- Total applicants in lottery: 100
- Total minority applicants: 20
- The community in which the lottery takes place falls within the HUD Boston Metropolitan Statistical Area which has a minority population of 20.7%.

1. Determine the number of applicants who claim a LOCAL preference according to approved criteria.
2. Determine the number of minority applicants in the LOCAL preference pool.
3. Determine the percentage of minority applicants in the LOCAL preference pool.

Total Applicants in Local Preference Pool	Total Minority Applicants in Local Preference Pool	% Minority Applicants in Local Preference Pool
2	0	6.7%

Since the percentage of minority applicants in the LOCAL preference pool is below the percentage of minority residents in the HUD defined statistical area (16.7% as opposed to 20.7%), a preliminary lottery is required.

4. The 10 minority applicants who do not have LOCAL preference are entered into a preliminary drawing and assigned a rank based on the order of their draw. Minority applicants are added to the LOCAL preference pool in order of their rank until the LOCAL preference pool has at least as great a percentage of minority applicants as the larger statistical area. In this example, 4 applicants will be added to the LOCAL preference pool to bring the percentage of minority applicants up to 21.8%.

Total Applicants in Supplemented Local Preference Pool	To Total Minority Applicants in Supplemented Local Preference Pool	% Minority Applicants in Supplemented Local Preference Pool
	4	21.8%

5. Draw all ballots from the adjusted LOCAL pool and assign rankings to each household. Preference for appropriately sized households will still apply and all efforts should be made to match the size of the affordable units to the legitimate need for bedrooms of each household.
6. Once all units for LOCAL residents have been allocated, the OPEN pool should proceed in a similar manner. All LOCAL residents should have ballots in both pools, and all minority applicants that were put in the LOCAL pool should remain in the OPEN pool as well.

F. Homeownership

1. Household Eligibility

A Subsidizing Agency housing program may establish eligibility requirements for homebuyers. In the absence of such provisions, the following requirements shall apply.

In addition to meeting the requirements for qualifying a Project or dwelling unit for the SHI (see Section II.A); the household shall not have owned a home within three years preceding the application, with the exception of:

- a. Displaced homemakers, where the displaced homemaker (an adult who has not worked full-time, full-year in the labor force for a number of years but has, during such years, worked primarily without remuneration to care for the home and family), while a homemaker, owned a home with his or her partner or resided in a home owned by the partner;
- b. Single parents, where the individual owned a home with his or her partner or resided in a home owned by the partner and is a single parent (is unmarried or legally separated from a spouse and either has 1 or more children of whom the individual has custody or joint custody, or is pregnant);
- c. Households where at least one household member is 55 or over;
- d. Households that owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations; and
- e. Households that owned a property that was not in compliance with State, local or model building codes and that cannot be brought into compliance for less than the cost of constructing a permanent structure.

Individuals who have a financial interest in the development and their families shall not be eligible.

2. Final Qualification and Closing

Once the lottery has been completed, applicants selected to purchase units must be given a reasonable pre-specified time period in which they must secure financing. The Developer should invite the lottery winners to a loan application workshop. The Developer should make prior arrangements with local financial institutions with respect to financing qualified purchasers. Often such institutions will give preliminary approvals of loans, which make the remainder of the process more efficient for all parties.

Before a Purchase and Sale Agreement is signed, the lottery agent should submit income and asset documentation of the applicant to the Subsidizing Agency (to DHCD and the municipality in the case of a LAU). Income verification should include tax returns and W-2s from the past three years, five most recent pay stubs, three months recent bank statements and 401 K reports, reliable documentation as to other sources of income and assets. The Subsidizing Agency (to DHCD and the municipality in the case of a LAU) will then verify that the household's annual income does not exceed 80% of the area median income, or such lower income limit as may have been established for the particular project. The Subsidizing Agency (to DHCD and the

municipality in the case of a LAU) also will verify that household assets do not exceed the maximum allowed. Closing of the sale will also be contingent on the Subsidizing Agency's (to DHCD and the municipality in the case of a LAU) approval of the buyer's financing.

Non-household members should not be permitted as co-signers of the mortgage.

3. Resales

AFHMP requirements apply to the housing for its duration. The AFHMP must include a plan, satisfactory to the Subsidizing Agency (to DHCD and the municipality in the case of a LAU), to address AFHMP requirements upon resale. The proposal must, at a minimum, require that units for re-sale to eligible purchasers be listed with CHAPA and MAHA's homeownership lottery sites as described above and establish minimum public advertising requirements. The proposal cannot impose the AFHMP requirements upon a homeowner other than requiring compliance with requirements of a Use Restriction, reasonable public advertising, and listing with CHAPA and MAHA.

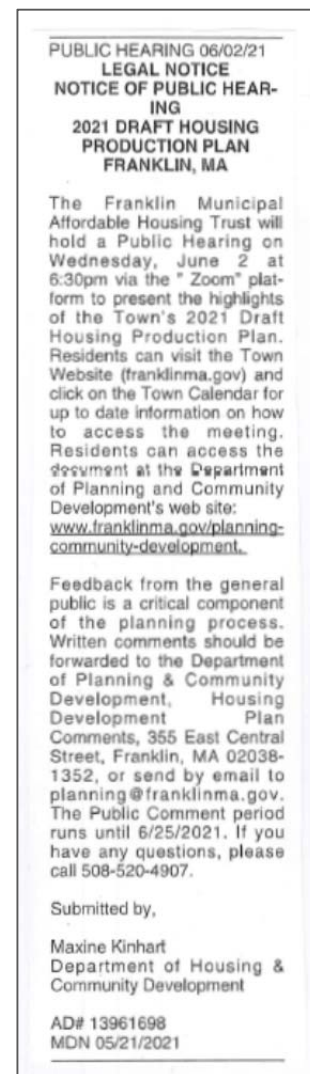
A "ready-buyer" list of eligible buyers maintained by the municipality or other local entity is encouraged. This list may be created through local, regional, and statewide lists and resources. As stated above, the list should continually be analyzed, maintained, and updated (through additional marketing) so that it remains consistent with the objectives of the housing program and is adequately representative of the racial, ethnic, and other characteristics of potential applicants in the housing market region.

Public Input on Draft Housing Production Plan

The Town was fortunate to receive a substantial amount of input from residents during the Public Comment Period. This attachment contains the following related documentation:

1. Draft HPP Public Hearing Documentation
 - a. Public Hearing Notice and Agenda
 - b. Public Hearing Presentation
 - c. Minutes to the June 2, 2021 Public Hearing
2. Comments/Input Received During Other Public Meetings
3. Written Comment Received During Public Comment Period

Draft HPP Public Hearing Documentation



Municipal Affordable Housing Trust

Agenda

Wednesday June 2, 2021

6:30 pm

Virtual Meeting

Due to the ongoing concerns regarding the COVID-19 virus, we will be conducting a remote/virtual meeting of the Municipal Affordable Housing Trust. In an effort to ensure citizen engagement and comply with open meeting law regulations, citizens will be able to dial into the meeting using the provided phone number (Cell phone or Landline Required) OR citizens can participate by copying the link (Phone, Computer, or Tablet required).

Please **click on <https://us02web.zoom.us/j/89393761330>** or call on your phone at 1-929-205-6099, meeting ID is 89393761330.

1. Public Hearing – 2021 Draft Housing Production Plan

Comments: This listing of matters is that reasonably anticipated by the Chair which may be discussed at the meeting. Not all items listed may in fact be discussed and other items not listed may also be brought up for discussion to the extent permitted by law.

This agenda is subject to change.

Town of Franklin Housing Production Plan Public Review Draft

Municipal Affordable Housing Trust Meeting
June 2, 2021 Public Hearing
Department of Planning & Community Development

Housing Production Plan (HPP)

A community's proactive strategy for planning and developing affordable housing.

- M.G.L. Chapter 40B requires that each City and Town have at least 10% of its total year-round housing units as affordable housing.
- The HPP's most important purpose is to develop goals and strategies that will result in the community reaching the 10% Statutory Minimum set forth in 760 CMR 56.03(3)(a).
- Mass DHCD keeps track of the number and status of each community's affordable housing on its Subsidized Housing Inventory (SHI).

Franklin's First HPP, 2011

- In 2011 the Affordable Housing Strategy & Development Action Plan, Franklin's first Housing Production Plan, was approved by Mass DHCD.
- Good progress implementing 2011 HPP's affordable housing goals, and increasing the number of SHI Eligible Housing units.
- In 2019, the Town of Franklin surpassed the State-mandated target of 10% affordable housing.

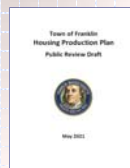
40B Subsidized Housing Inventory

- According to the DHCD web page, as of December 21, 2020, 11.96% of the Town of Franklin's total year-round housing units are on the Chapter 40B Subsidized Housing Inventory.
- Therefore, the Town of Franklin is in compliance with Chapter 40B, and is not immediately under pressure to increase the number of affordable units on its SHI.
- The total year-round housing inventory is based on the 2010 Census. Actual total number of housing units is more.
- Therefore, Franklin is not at 11.96%, but substantially less. (Hopefully/likely still over 10%)

Draft HPP 2021 Update

The current Draft HPP is an update to Franklin's first HPP:

- Expands upon concepts outlined in the 2011 HPP;
- Serves as an update with more recent data; and
- Explores incentives and other options to increase Franklin's affordable housing supply.



A Little More Background

- The current draft HPP is intended to direct affordable housing development and preservation so the number of affordable housing units remains above 10% over the next decade, and beyond.
- The Plan does not include Census 2020 data, therefore, the Town may choose to update the HPP with 2020 data when available.

HPP Content

The HPP contains the following major elements:

1. Comprehensive Housing Needs Assessment
2. Affordable Housing Goals
3. Implementation Strategies

Comprehensive Housing Needs Assessment

Assessment Findings:

- 48% increase in population over the past 25 years.
- By 2030, residents over 65 years of age expected to be approximately 23.2% of Franklin's population (Compared to 8.2% in 2000).
- Franklin is home to 11,941 households, up from 10,995 in 2010 (8.6% increase).
- Approximately 1,295 housing units were constructed in the last 10-11 years (2010 – 2020), representing an 11.4% increase.
- Franklin's average household size is 2.69. Average household size in Massachusetts is 2.52.

Assessment Findings (Continued)

- Franklin's median household income has increased 13.24% since 2015, and 37.25% since the 2010 Census.
- Nearly 39.3% of households in Franklin earn \$150,000 or more, compared to 23.4% state-wide.
- The vast majority of Franklin's housing stock (80.65%) is owner-occupied.
- Housing supply is very low, and housing prices are very high.

Assessment Findings (Continued) Housing Shortage

- In January 2021 the median price of a single family home in Franklin was \$549,000, compared to \$531,000 state-wide, and \$310,000 country-wide (Zillow).

Note: Current (April 2021) median price of a single family home in Franklin = \$568,000. Up from \$512,000 in one year.

- There were 3,167 single family homes on the market in Massachusetts at the end of February 2021, down 68.4% from the previous year (Zillow).
- There were 696,312 residential homes for sale in the United States, less than 50% from previous year (Redfin, Jan 2021)
- According to Massachusetts Association of Realtors (Feb 2021), Housing supply numbers represented the "lowest number of single-family homes and condominiums for sale since MAR began reporting the data in 2004".

HPP GOALS

Reasoning behind Draft Goals:

- Basic goals intended to increase the number of SHI Eligible Housing units, and
- Increase the number of affordable housing units available to the community's families, individuals, persons with special needs, and the elderly.

HPP GOALS (Continued)

Goal 1: Maintain Franklin's Subsidized Housing Inventory above ten percent through 2030 and beyond.

Goal 2: Increase the number of housing units affordable to Franklin's very low income, low income, and moderate income residents.

Goal 3: Increase the number of affordable housing units available to persons with special needs, and the elderly.

Goal 4: Support affordable housing appropriate for expected future demographics.

Goal 5: Provide housing alternatives that meet the needs of Franklin based employers and employees.

HPP GOALS (Continued)

- Goal 6: Adopt strategies that incentivize the production of affordable housing.
- Goal 7: Adopt zoning strategies that will advance affordable housing production.
- Goal 8: Continue the funding and expansion of the Franklin Municipal Affordable Housing Trust for additional in-perpetuity affordable housing units.
- Goal 9: Identify new funding sources and other resources for affordable housing production.

Implementation Strategies

- Perform an extensive assessment of the Town of Franklin Zoning Bylaw.
- Advance projects under the Local Initiative Program to create the type and level of affordable housing best for the community.
- Consider creating a density bonus incentive program:
 - Allow more units of housing to be built than would be allowed under current zoning regulations.
 - In exchange for a developer's provision of affordable housing units (or other public good).
- Other Incentives.

Public Comments

We want your input. We will stay as long as the participants tonight have something to say, regarding the Draft HPP.

Written comment on the Draft Housing Production Plan will be accepted during the Public Comment Period that runs through June 25, 2021.

Written input will be received over the Town website, by email, or by letter.

Please send comments to:

Department of Planning & Community Development
Housing Development Plan Comments
355 East Central Street
Franklin, MA 02038-1352
planning@franklinma.gov

The Draft HPP can be found on the Town website at:

<https://www.franklinma.gov/planning-community-development>

Minutes to the June 2, 2021 Public Hearing

June 2, 2021 Public Hearing, Municipal Affordable Housing Trust Meeting

Bryan Taberner began his presentation on the Housing Production Plan (HPP), and stated he would take comments/questions once his presentation was done. The presentation started with the history and purpose of the Housing Production Plan; This included how M.G.L. Chapter 40B lays out required quotas for MA communities to provide at least 10% affordable housing, as well as the HPP's purpose in developing goals and strategies to help towns/cities reach that 10% requirement as part of CMR 56.03(3)(a). Bryan then discussed how Franklin's HPP has been progressing since its beginning in 2011, with the town having 11.96% of its housing as affordable, putting it in compliance with Chapter 40B. However, that figure is based upon 2010 Census data, which is out of date regarding the housing inventory in Franklin, so actually figure is less than 11.96% but hopefully more than 10%. A Draft HPP has been put out for 2021 to help Franklin continue adhering to requirements going forward.

Bryan Taberner opened up presentation to Public Comments on the HPP, which can be found on the Town Website in the DPCD Section. DPCD will accept written comments through June 25. They can be sent by email to planning@franklinma.gov or mailed to the Department of Planning & Community Development – Housing Planning Comments at 355 East Central Street in Franklin, MA 02038

Questions/Comments

1) Chris Vericker: Can Bryan elaborate on the Density Bonus Incentive Program?

-Bryan: It is called a Bonus Program because anyone who wants to build affordable housing in Franklin will find incentives available to them. If for instance, the Town had a Friendly 40B concept and a developer found itself facing large expenses in building permits, they could ask the Town in advance for help, and they might be able to get their projects discussed and approved ahead of time, given they meet certain criteria. If you want to attract a developer, you do your best to explain what is available from the town to help them to choose that property. You could help them find out what the Town Council would be likely to approve if they were to develop here.

Chris Vericker: Is the housing development next to the Franklin Country Club an example of density bonus?

-Bryan: In a way, the density bonus is a Residential 7 development. That project was using a specific zoning regulation written and zoned for that property. If you want to do something like that for affordable homes, that is very much a zoning regulation. The state has a zoning of 40R, which is for starting types of homes.

2) Jane Callaway-Tripp: A couple of questions. First, for affordable housing, what is the average price for rent/buying a home that is considered Affordable Housing?

-Bryan: Will ask Maxine Kihnart, but the town occasionally gets affordable units that are changing hands and go through an auction process.

-Maxine: The going price for an affordable housing is typically mid \$200,000's to \$300,000. Right now, one is going for \$191,000.

Jane: Are any of those units for renting purposes?

-Maxine: The development near the Dunkin Donuts on East Central Street is an affordable rental development, there is also one off of King Street and 495. If Jane wants to contact Maxine tomorrow, she can give Jane a list of all affordable rentals.

-Judy Pfeffer: There are 4 in Franklin.

Jane: What is the average rent for affordable rentals?

-Maxine: An affordable unit can go from \$1600 to \$1800 and up.

Jane: Who determines the prices for the homes and rentals as far as what is considered affordable?

-Maxine: The State will determine what is affordable if they are the monitoring agents on the development. Otherwise, the Town can determine prices, but there is a formula the State uses which town also uses to come up with what are considered affordable prices.

Jane: I Feel that rental at \$1600 to \$1800/month does not seem affordable as that amount is comparable to a mortgage, and young people and elderly on S.S. cannot afford to pay those rental prices. How can this be challenged?

-Maxine: It depends on if you want the units be included on the Subsidized Housing Inventory, which sets a state-required figure. If not, the Town can set a price at whatever it wants.

Jane: If people want to speak with the State over what they deem is affordable, where do we start? State Rep?

-Maxine: You could send a letter or email to DHCD, but these policies have been the same way for over 20 years.

Jane: Still believes it is worth advocating for. Last question regards zoning guidelines from Bryan's Presentation. To be able to put in more units, we need the town to adjust the zoning guidelines, correct?

-Bryan: That is correct. For instance, in certain districts where multi-family units are allowed, they always need a special permit. Some people would like multi-family homes to be allowed by right without a special process. Also yes, there are ways to change the zoning regulations to allow a certain amount of housing units per acre to increase or decrease the density. We will be looking at all those issues and coming up with a diagnostic of the zoning bylaws to see how changing any one thing might impact another law. It will be a long process when considering the need for public input, and the most expensive part of this will be the public process, which will be 4-6 months long with many public meetings to get input to create effective zoning bylaw amendments. Zoning bylaws have a lot to do with houses/acre, and generally more houses/acre would mean cheaper housing. Most of the zoning regulations in this community and others were designed to control the number of multi-family units built. Now it is a problem for parents with older children trying to find places for them to rent or live in. Housing prices have never been higher, and housing supply has never been lower.

Jane: More people are adding onto existing houses because it is cheaper to add an addition than it is to buy a new one?

-Bryan: Absolutely.

3) Councilor Andrew Bissanti: I think the direction the Town is going to be going in is going to be with friendly 40Bs, but what Bryan said intrigued me because he was talking with a Town Official recently who mentioned she was questioning the ratios the town says it is at (of affordable housing to rest of housing) that Bryan was touching upon earlier this meeting. Can Bryan elaborate upon that? *Councilor Bissanti then discussed the affordable units at Glen Meadow complex flipping over to no longer be affordable housing units.*

-Bryan: Every time a house is built, and it is not an affordable unit, it changes the ratio a bit, so when big developments and apartments with no affordable units are built, they cannot go on the town's SHI. For instance, if they built an affordable housing development where 25% were actually affordable units, then the whole development could go on their SHI. The math is not perfect, but the state has a formula that we have to work with. When the Glen Meadow complex went up, there were some units that were originally listed as affordable, and they timed out after a span of time and came off the inventory. Mass Development made a deal with the owner where Mass Development provided financing to the developer so that all of those housing units at Glen Meadow are on the SHI. Had they not done that, Franklin would be under the 10% threshold. The Forge Park and Glen Meadow projects really made an impact in boosting up the Affordable Housing percentage.

Councilor Bissanti: Why is it not set so only the affordable units of developments are figured for SHI, and why are the entire developments credited for all of the units?

-Bryan: That is the standard 40B formula

Councilor Bissanti: If houses keep getting built over the next few years that are not affordable, that could make a big dent in the 12% figure Franklin currently has.

-Bryan: Correct. If the units on Dean Ave had been through a 40B process, the state allows all of those units to go on the SHI.

Councilor Bissanti: Colleague rationalized that you cannot segment a project with just 25% because we do not know where in the project those affordable units will be. There are another 140 units of market apartments being built across the street from the town hall, which the town needs to keep an eye on those numbers. The nice thing about keeping numbers above 10% is that you can then engage with the developers with friendly 40B to have some control over the quality or density of the project they are developing.

-Bryan: If the town drops under 10% again, it is a big headache for the town. While the town was below 10%, it had a lot of developers come in to – essentially- get their numbers up to be approved by the state even though they had not developed those projects yet. The developers go through the ZBA, eventually they will develop the

projects and they will be 40Bs. While that is good, the town had little say in the development of those projects in all manners, including environmental issues because the town was below 10% at the time. When the town gets above 10%, it gains a lot more say in the planning of those projects.

4) Chris Vericker: As far as the LIPs, in Bryan's opinion, has the Housing Authority lost some opportunities for LIPs because the developer did not like what the Housing Authority was requesting?

-Bryan: Cannot say for certain. If a developer comes to town and wants to develop, sometimes it is just not viewed as the best thing for the town, as they might have only provided a few affordable units. To clarify, if you have an apartment complex that goes through in a friendly 40B way, then all units count as affordable units; but if a condo complex is put in and then you sell the units, or you a subdivision, then only the actually affordable units count and the other units have no restriction and don't count on your inventory. In reality, for the town, if you are only thinking about the inventory SHI unit count, it is best to have apartment complexes.

Chris: The town hasn't missed any opportunities, because of overly-restrictive conditions, in Bryan's opinion?

-Bryan: I think that if we really want to attract them, there are plenty of companies out there that would love to get their hands on a property to develop affordable units, and the more incentives the town provides, the more likely they will come to town. So the town has to think about what it wants to offer and build, then you plan out with the hopes of getting a developer to build that thing.

Chris: Those incentives come from the Town Council correct?

-Bryan: For the most part yes. However, if the decision goes through the Planning Board, the Planning Board can waive or lower down requirements to make them easier for developers to meet (i.e. parking space requirements) which would be a huge incentive. The Town may decide to buy parcels of land to make an opportunity for affordable housing on. That would ultimately be up to the decision by the Town Council, which is made up of officials who reflect the community's wants and needs.

5) Councilor Andrew Bissanti: There are some tremendous obstacles ahead of us that are shared around the world with land and construction being so expensive, and the town will have to be aware of that difficulty going forward. Also, Bryan touched upon how some people do not want to see affordable housing come to Franklin because of how it may impact the town and their own property. Councilor Bissanti knows of some developers that are holding off right now because of the price of land and construction for new housing. It is encouraging to see how aggressively the Planning Department is with pursuing this issue with affordable housing.

6) Steve Sherlock: Has been reading the report. Is there a piece in it that lays out the inventory in types of units, and does Bryan have any sources as to finding what the optimal figure of housing affordability/availability for a population of Franklin's size?

-Bryan: As far as comparing communities, it is difficult (do you compare Franklin to Braintree, Natick, Arlington, etc.?) The Planning Department does try to look at these things when it begins various projects (example: what does inclusionary zoning look like in other towns of similar size?), but it compares mostly with other communities around Franklin in matters of population growth demographic information. The Planning Department does compare the mean and median home value between Franklin, Bellingham, and Wrentham. It is not perfect, but if Steve Sherlock believes it would be helpful to compare Franklin with another community in a certain aspect, feel free to send a comment to the DPCD Town Website. When you do an assessment like this, you find yourself asking what are you learning from it, and in this case you are learning that people cannot afford housing around here. Then you ask if there are strategies that can make it better, which can be difficult, and this is the situation with housing organizations all over the country and they all have their ideas on it. Some of the concepts for dealing with this are maybe not the norm for communities in this region, but they are concepts that are used elsewhere. There are a lot of things we can do, but the question is what the town wants to do.

Steve: One thing that is very frequent in many New England towns is the triple-decker house. Is that something that would be allowed here, or would the town have to adjust rules to let them be built?

-Bryan: Three-story structures are allowed. Three-unit housing is only allowed by special permit in certain districts, so that is something that can be looked at. A couple of roads in the area could benefit from the denser development of triple-deckers. Duplexes are allowed in the town, but triplexes need a special permit, because in certain neighborhoods there would be issues with putting triplexes next to single-family homes. So, you have to look at what is available in the specific neighborhood. There are plenty of places in town that are zoned residential

4 where the density is already pretty high and there are already apartments there, but we do not allow multi-family housing in residential 4 for some unknown reason. Those are the type of things we need to look at, which could increase the number of moderate-income housing units, which would not be able to go on the SHI, but they would still help address the problem of housing scarcity.

-Councilor Andrew Bissanti: The only silver lining right now is that interest rates are so low that it might be making houses within reach for more people. If builders can keep their per-unit costs down, it makes it much easier for the buyer to be able to afford a home. With residential 4, if you have 125% of the acceptable lot area you can build a duplex but not a triplex.

-Chris Vericker: Answering one of Steve Sherlock's questions from earlier, attachment D to Bryan's report does list the full inventory of affordable units as to whether they are rental or owner-occupied. It does not talk about the size of the units.

-Bryan: In the document, there should be a figure for how many housing units are single-family detached, how many are duplexes, triplexes, or other size housing unit types. If it is not in there now, Bryan will try to put it into the final document.

Steve: Will the presentation document be posted to the DPCD website?

-Bryan: It will be tomorrow morning.

7) Chris Vericker: What happens after June 25?

-Bryan: The Planning Department will take all of the public comments, look for commonalities which will be easy to determine whether or not to try implementing. As for the less popular ones, it may still be productive to discuss them at meetings towards the end of the process before edits to the plan start being made. The economic development committee would like to have another meeting, maybe the Trust will want to have another meeting before the final document is reviewed. Would focus on the parts of the document that people have ideas or concerns about. Determine if the goals are appropriate for the town to pursue, and if the answer is yes, then develop the strategies to implement those goals. Is inclusionary zoning with incentives the way to go on some of the cases or not? Those will be some of the issues to figure out. One strategy you could use in a case like this is say "consider implementing inclusionary zoning" rather than directly implementing it. That way, down the road, if there is no agreement at this time on what the town can do, you could have a couple of public hearings and use public input to determine whether inclusionary zoning will be able to happen.

-Judith Pfeffer: Took a look at the document from the state to break down types of affordable housing units. In 2010, Franklin had 13,568 housing units of which 1,356 affordable units. Almost 1200 of those units are made up by 4 developments and senior housing. Without those 4 units, affordable housing would be close to 2% of the total housing.

Final Comment from Bryan Taberner: After the HPP has been updated with all comments, there will be 2 public hearings with the final document. One hearing will be with the Planning Board, the other will be with Town Council. If anyone wants revisions to them, then we will go back and determine revisions. At that point, both the Planning Board and Town Council need to approve the plan, then it will be sent to Department of Housing and Community Development for review. Since the town is over 10% affordable housing, the State is not demanding that Franklin submit this HPP right now, so they are less likely to not approve it. There is a certification process down the road if the town ever adds in an additional certain percentage of affordable housing, then the town can get a certified plan which would help with grant applications.

Comments/Input Received During Other Public Meetings

Comments from May 12, 2021 Economic Development Committee Meeting

Members Present: Councilors Melanie Hamblen, Glenn Jones, Andrew Bissanti, and Cobi Frongillo. Town Staff also in attendance: Town Administrator Jamie Hellen, Chrissy Whelton, Assistant to the Town Administrator, Town Attorney Mark Cerel, Bryan Taberner, Director of Planning and Community Development, Amy Love, Town Planner, Alecia Alleyne, Administrative Assistant. Councilor Hamblen called the meeting to order at 5:33 PM

Housing Production Plan Draft:

Mr. Hellen thanked the staff for getting this draft plan together in such a short time frame. He gave a quick overview on what is needed in a Housing Plan. He also noted we will continue to get updated information from the census, school enrollment, median income, and median land value. Mr. Hellen stated that tonight's goal is to have a brief overview from the Planning Director about the process for approval of this plan, some key dates and set up a June EDC meeting to get into the details as well as have some additional public comment. He also notes the June 4th deadline for public comment and asks that the comment period be extended to June 30th to give some committees time to debate this and give the community a bit more time to get their feedback in. Mr. Taberner mentioned the series of meetings including the Municipal Affordable Housing Trust Community input Hearing. He stated that we can have another meeting in June and any comments or suggestions go into the back of the plan. Mr. Taberner noted that later in the year we will update the document and send the final document to the Town Council and Planning Board after which it goes to the MAPC and the State for approval. Councilor Hamblen noted that suggestions should be sent to the Planning Board in writing by mail or email.

Councilor Bissanti thanked the staff on an outstanding document and hopes this leads the way for affordable housing in the Franklin Area. He also mentioned that we are above the affordable housing component however we can consider Friendly, innovative smart growth 40bs in the future. Councilor Frongillo also thanked the staff on a great document. Councilor Jones thanked the staff and looks forward to continuing the discussion. Ms. Weirling asked if the public hearing will be posted on the website or at Town Hall. Mr. Taberner did say that it will be posted and hosted over Zoom. Mr. Hellen proposed June 16th at 7pm for the next EDC meeting to look through the report in a public hearing setting. Councilor Hamblen asked members if that date worked for them. All were in favor of June 16th at 7pm.

Councilor Jones made a motion to adjourn the meeting. Seconded by Councilor Bissanti. Vote was unanimous by Roll call vote. Vote 4-0

Meeting Adjourned at 7:16 PM

Comments from May 24, 2021 Planning Board Meeting

Chair Anthony Padula called the above-captioned Remote Access Virtual Zoom Meeting to order this date at 7:00 PM. Members in attendance: Joseph Halligan, William David, Gregory Rondeau, Rick Power, associate member Jennifer Williams. Also present: Michael Maglio, Town Engineer; Amy Love, Planner; Matthew Crowley, BETA Group, Inc.

7:00 PM Commencement/General Business

A. Discussion: Housing Production Plan

Ms. Love reviewed that the Department of Planning and Community Development put together the Housing Production Plan (HPP). The purpose of the plan is to assist the Town with maintaining its 10 percent affordable units and help to make progress in facilitating the development of diverse housing supply for Franklin's low- and moderate-income residents. A public outreach for comments began on May 12, 2021, and will continue through the end of June. The Housing Trust will be hosting a public hearing on June 2, 2021, at 6:30 PM; it will be held remotely. The implementation of the HPP will require commitment of a variety of organizations, including Town departments, boards, commissions and committees. Once the public comment period is over, all input received will be considered and a final HPP will be developed. The final draft will be presented to the Planning Board and Town Council for review, consideration, and formal adoption. Once formally adopted by both elected bodies, the HPP will be submitted to the Massachusetts Department of Housing and Community Development for review and formal approval. She stated that tonight's agenda item is to review and discuss the plan. Director of Planning and Community Development Bryan Taberner stated that before the Town accepts the document, the Planning Board

and Town Council will need to endorse the plan before it goes to the State. This current document is not the final document that will be voted on. Ms. Love stated that based on the data of one year ago, the Town was at approximately 11.8 percent. She does not know what the current data will indicate. She stated that she can provide printed copies of the HPP to all those who would like one.

Comments from June 16, 2021 Economic Development Committee Meeting

Housing Production Plan Discussion:

Town Administrator Jamie Hellen introduced Town Planner Amy Love, provided a brief overview of the June 2, 2021 Affordable Housing Trust Meeting. This is another opportunity for people to have a look at the affordable housing plan and Amy Love will present what was shown at the Trust again to invite feedback and comments. After tonight, the EDC will move to the next step of the process. Mr. Hellen then handed over the presentation to Amy Love. Amy then explained that the Affordable Housing Trust has recently opened up the public intake process, which will end on June 25, so the Trust is trying to take in as much feedback as possible. Amy gave another presentation of the Housing Production Plan, or HPP, which outlines state requirements for at least 10% of housing in communities to be affordable housing (as part of M.G.L. Chapter 40B), and Franklin's status in trying to continue fulfilling that requirement as well as increase the supply of affordable housing. Any feedback, questions or comments on the draft HPP can be sent to the Department of Planning & Community Development by mail to 355 East Central Street or by email to planning@franklinma.gov before June 25.

Councilor Hamblen said she found the strategies in the HPP interesting and relevant to the discussions had by the DEC in the past, and then opened up questions and comments to the audience. Councilor Bissanti stated the issue with affordable housing designation is that entire developments are designated as affordable when only a certain percentage of units—the minimum percentage—there are actually affordable. If only a fraction of the units at a 30 unit development are affordable, all 30 units get to be counted towards the town's affordable housing percentage. Amy Love responded by explaining how the formula for the 40B process works. If units are going through the 40B process, and the units are rentals with at least 25% being affordable, then every single rental will count towards Franklin's Subsidized Housing Inventory (SHI) number. When a subdivision or ownership is going through 40B, only the homes that are owned that are among that 25% affordable contribute to the SHI. Councilor Bissanti pointed out that the big apartment complexes are the most significant contributors to Franklin's SHI, and that he had been told the reason all of the units are deemed affordable is because people do not want to be consolidated into certain parts of the neighborhood. Councilor Bissanti does not want another entire development to be considered affordable just because they have a fraction of units functioning as an affordability component, as that would not be making a truly meaningful contribution against the affordable housing shortage. Town Administrator Jamie Hellen asked Amy Love if it is the same ratio for condos as it is for single family homes where only the units that are actually affordable count and not the entire condo complex, to which Amy Love confirmed that to be correct.

Councilor Frongilo stated he was excited to see how the town has expanded affordable housing beyond 40B to include conversation around lot sizes, accessory dwelling units, and multi-family units by right. Councilor Frongillo does intend to prepare a written statement when he has the chance. Councilor Jones said he thinks one of the hardest things to do in Franklin is to use the word affordable, because what is considered affordable when the least expensive house in Franklin is likely to cost over \$325,000. In the context of Franklin's high housing prices, talking about "affordable" really means talking about "least expensive" so how do we really change the dynamic to actually make a portion of the housing stock actually, truly affordable, say \$150,000? Today's rates and costs make that almost impossible. At some point, will the town need a policy change where the town will ultimately have to make some investments into this kind of housing? One house is not enough to meet the needs out there, and the numbers are going to keep going up.

Town Administrator Jamie Hellen said that the markets are currently playing a factor in raising the housing costs, and there are a lot of strategies in the HPP. There are free options available such as inclusionary zoning, which would be a zoning bylaw change. The new apartment complex going in across the street from the Municipal building will have 104 units, with at least a dozen of the units ultimately going to be classed as affordable. The downside that developers and apartment complex owners will find is that the units being rented or sold as affordable will be below market rate, so they will be earning less than they could if the units were not designated affordable. The over 55 bylaw could be reformed, also a free option. Those free options create a framework with which the community and builders can work together on with friendly 40Bs as long as the town stays over 10%

affordable housing. The town also does have a fully permitted, shovel-ready 60 unit senior housing project up near the hockey rink where the other complex is. Town Administrator Jamie Hellen gives a lot of credit to Congressman Auchincloss' office for reaching out to him about potential federal financing. Jamie told him that this complex is Franklin's priority because it is a \$30 million project, and with almost of a quarter of Franklin's population being 65 and over that would help a lot of residents. Even with a CPA you would not be able to finance a housing complex of that price any time soon, so the town has to find other federal and state financial incentives. Jamie asked Congressman Auchincloss for a \$5.5 million Congressional Appropriation to get the foundation completely built up, is waiting on a decision. It is hard to do things in the housing market that make a big dent in the problem, but the solutions Jamie just mentioned are probably the lowest hanging fruit in financial and nonfinancial solutions Franklin could enact for now.

Councilor Bissanti weighed in to say that he talked with local developers, and heard from them that in order to go along with inclusionary zoning, the incentives have to be raised to give greater densities, taller buildings, to make back the money spent on the affordable housing. Also, there are people who are not on board with affordable housing as they feel it could be a detracting factor away from the town, but Councilor Bissanti does not see it that way. Councilor Bissanti does think that the town is going to have to give more incentives to developers because of increased costs these days. Councilor Hamblen referred to the HPP that includes incentives like higher density, lower taxes/tax breaks. Town Administrator Jamie Hellen stated he believed Councilor Bissanti's comments were spot on with the difficulty of developing without increased incentives in a time of increased demand and low supply of materials. The plan does outline some of those strategies, and there has to be some level of compromise at some point. If people want to actually work together and solve the problem Councilor Jones pointed out, it will take everybody reaching in toward everyone instead of stepping back and trying to maximize earnings against lost revenue from affordable housing. The community is going to struggle on this issue, especially if the town drops below 10%, so hopefully the town will receive federal funding/support so it can go forward with these projects. Very few people from the public appear at EDC meetings, but Jamie Hellen believes the sentiment is that people are finding the rent to be too high. It is going to take a lot of work and a lot of compromise to change the current trajectory of Franklin.

Councilor Hamblen said she was excited about the Downtown Zoning Study. Councilor Jones followed up Jamie by asking if the 60 units at Eaton Place 2 were able to through in a short time frame, would that be enough to offset the town from going below 10% if the census updates Franklin's numbers to suggest the affordable housing percentage is lower than its current value? Jamie Hellen referred to Amy Love's presentation to say that those 60 units would be added onto the SHI. How quickly they are put up would depend on the density of the units, but they would almost definitely keep Franklin above 10% for the next census cycle. Councilor Hamblen expressed approval for the plan as a structure/backbone for how the town moves forward, and thinks that everyone should read it. She then asked Amy Love what the next steps were with the plan, to which Amy said all comments would have to be reviewed by council. Amy said the Housing Trust would list all public hearings, what boards and committees they have met with, and then put together their final draft. Jamie Hellen said the August meeting is when the Town Council will probably review the final draft, and the Planning Board will have to give their formal endorsement before the HPP is sent to the state for their approval. Clarification was made that the Plan has to be approved by the Planning Board, then the Town Council, and finally the State.

Councilor Jones motioned to move the HPP forward. Councilor Hamblen seconded. Roll call vote Councilor Andrew Bissanti voted yes; Councilor Cobi Frongillo voted yes; Councilor Glenn Jones voted yes; Councilor Hamblen voted yes. Council voted 4-0 in favor of moving the plan forward.

Comments from June 21, 2021 Planning Board Meeting

Chair Padula stated that he read the whole thing, and it is not good for Franklin. He cannot see the urgency as Franklin is at 10.4 percent affordable right now. He does not see the urgency of having to change zoning; the big emphasis is putting affordables downtown. Increasing elderly housing is great. He does not agree with inclusionary zoning. He does not want to reduce the population of the city to bring it out to the suburbs to make our town the city. That is not why people chose to live here or move here. He stated that this covers so much; there is every scenario covered for affordables. The emphasis is on affordable housing and bringing it to downtown. He asked why is everything we write and every goal we have to bring to and make the downtown thrive.

Mr. Halligan stated that he is on the CPC and they just voted to spend \$5 million to eliminate 58 homes because it was going to bring kids and people to Franklin. He asked why are we buying out land to not develop it and then creating development. He does not understand the logic.

Chair Padula read aloud from page 83, the guidelines, paragraph one. He stated that this would change the Town's zoning to have cluster development and make apartments smaller. He stated that after reading this, he may welcome 40Bs. With the invitation of more and more affordable housing, we will be 20 percent if we implement something like this. And, this will increase our costs as we will have to hire more fire and police and we will become a city.

Ms. Williams stated that we are above the 10 percent. However, from this document it seems like we will have to accommodate an aging population whose income levels are going to decrease. It seems like there is anticipated need to stay above the 10 percent. The need for accessible units will also increase. It seems like based on the demographic data there needs to be a strategy in place to maintain the 10 percent.

Chair Padula stated that he said that as far as the elderly, people who have lived here all their lives, we should cater to the elderly, and we should have places for them to go.

Mr. Halligan stated that you have to give a developer an incentive. Ms. Love stated that would come after this plan was accepted. She stated that with these goals and strategies implemented, we would start working toward different ideas such as that.

Chair Padula asked why this is not put on a ballot; why are the citizens of the Town not voting on this? Chair Padula stated that the people in Town should have a say.

Ms. Love stated that there is a public comment period.

Mr. Halligan stated there is a lot of pieces and a lot of homework to be done; it should not be rushed through.

Ms. Williams stated that it has been advertised, and there has been a public comment period.

Mr. Halligan stated that it is always a quiet issue until it is in your backyard. He wants to make sure it is done right.

Chair Padula stated that he does not see any of this being built right now due to the cost of building materials. This would be tough for a developer.

Comments from June 29, 2021 Municipal Affordable Housing Trust Meeting

Ms. Pfeffer stated that she has heard a number of comments from people that they do not want any more affordable housing.

Mr. Taberner stated that he has not received much opposition at meetings or in writing to the plan, except from the Planning Board.

Town Administrator Jamie Hellen stated that he has heard some of the same sentiment. He stated that he thinks it is absurd that some people would say that we do not need affordable housing; it is clear that any affordable housing would be welcomed. He stated that he has also heard from people that they do not want any more market rate housing. He stated that he thinks many of the comments off the record or not formally submitted represent the polarized extremes in the community.

Mr. Taberner stated that some things he has heard, but not formally, are that people living here do not want to see additional development, growth, traffic, or population; they do not want the Town to lose the character it has.

Written Comments Received During Public Comment Period

Fri, May 21, 2021 at 9:49 AM

Your Housing Plan

Joel D'Errico joelwderrico@gmail.com

To: Bryan Taberner btaberner@franklinma.gov

Bryan, Your report is very detailed in all aspects.

One Item that I really like that is not shown is what the HUD 1 Bedroom Rental Rate is for Norfolk County it would be the same as "greater Boston" with out heat .

That figure is the true "affordable non 40B rate"

I can get it with RCAP in worcester for Franklin but you may get it from calling HUD in Boston.

Many of these socalled affordable apartments are far away dollar wise from the HUD Affordable.

You can also see it under the SEC 8 category .. I'm on the fence about Sec 8. why the lady with the certificate brings in a companion who mistreats the premises and there's no recourse to collect for Damages. a 70 year old lady with the certificate is no problem in that regard.

Where I'm going with this Bryan is if i came in with a project I would allow the 1 bedroom HUD rate for a % of the units with out filing it as a 40B. I don't wish to report or have my income limited to 40B regs but would allow that dollar amount of rent to apply. i would also allow 60 yrs and older and medical persons to have 1st floor units If I limited a % of rentals to be held down to the base HUD RATE with out a 40B filing I should like to receive a UNIT BONUS on the "density"

Did I describe the recipe for you ?

Joel D'Errico

Mon, May 24, 2021 at 10:26 AM

Your Housing Plan

Joel D'Errico joelwderrico@gmail.com

To: Bryan Taberner btaberner@franklinma.gov

Bryan , I would continue to mention that there are those property owners who would limit the their rents to the true affordable rates(Greater Boston) for applicable tenants based on moderate income and age and medical situations.

Covenants could be signed guaranteeing rental amounts without the 40B regs of the state expecting annual accountancy for the rest of the project. You could call it a Hybrid Rental Affordable Plan.

It would not be a sec 8 per se but would allow local preference , age, medical and income criteria.

What I speak of is not to be confused with Central Terrace rental formulas .

Thanks Joel D'Errico

Mon, May 31, 2021 at 11:00 AM

housing production plan

Judith Pfeffer pfefferjudith@yahoo.com

To: Bryan Taberner btaberner@franklinma.gov

my response to the Housing Production Plan - jppfeffer

HOUSING PRODUCTION PLAN RESPONSE

At present the Town of Franklin has over the 10% affordable units, chiefly because Franklin has 4 affordable 40B apartment complexes. These four are Glen Meadow, Franklin Commons, Union Place and Weston Woods, together there are 964 units towards our affordable housing percentage. Because the intricacies of the affordable housing requirements, although there is only about 10% of each building apartments being actually affordable, the state allows all units to be counted. Franklin also has, at present, 236 units of Senior Housing.

Affordable housing units, based on the 2010 census (2020 numbers not yet available) show 13,560 housing units in Franklin. 10% of that number equates to 1356. Note that the combined four apartment complexes plus the

additional Senior Housing comprise 1200 units of the 1356 number. Without these four apartment buildings Franklin would be extremely short of the required 10% number.

I am having a difficult time on the concept of keeping this over 10% percentage as our goal. Falling below 10% the town then becomes available for another 40B project. Is the concept of a Friendly 40B development such a terrible idea? Would the Town of Franklin not welcome another 40B apartment complex where all the units are considered towards our affordable 10%?

The Housing Trust provided land for the 50-unit senior housing facility on Eton Place. The Housing Trust is also providing the land as well as \$500,000.00 towards a new 60-unit senior housing facility which will sit across from Eton Place (off of Panther Way). There is still sufficient land in this area for another potential Senior Housing facility in the future. These Senior Housing facilities take an inordinate amount of time from concept to shovel in the ground.

Demographics from the Housing Production Update Plan of 1/19/2021 clearly shows that by 2030 there will be 30% of Franklin residents over the age of 65 or older. Franklin needs more Senior Housing as well as homes that young families can afford to purchase.

Perhaps it is time to think outside the Box. DELL/EMC has our first EMC building in our Industrial Park on Upper Union Street, empty. This is a huge building, while only three floors there are elevators. Perhaps DELL would like or need a Tax write-off, perhaps DELL would like to be a front runner in providing affordable housing – creating a “community”.

A building where each floor has a 3-bedroom apartment for a family, a 2-bedroom apartment for young couples starting out, and a 1-bedroom apartment for seniors. A “community” where people know their neighbors, where people want to live here because it is the place where one actually wants to live. There is a huge kitchen area where people can join together for occasions, for meals, for warmth. Where seniors, who are fantastic cooks, work together to create meals, and show others the way to cook.

We have nothing to lose by talking with and asking DELL. It just may be the time to Think Outside the Box!

Tue, Jun 22, 2021 at 10:06 AM

Affordable housing

Sally Gustin sbgustin@aol.com

To: "Alove@franklinma.gov" Alove@franklinma.gov

Hi Amy,

Just sending support for the opinion that Franklin is in need of more affordable housing. Franklin is a wonderful town that needs to be available to all. Thank you for listening and for the work you do.

Sally Gustin

117 Mill St

Tue, Jun 22, 2021 at 11:03 AM

Please work to Net Zero affordable housing in Franklin.

Edward McIntyre emcintyre1@comcast.net

To: Alove@franklinma.gov

Hi Amy,

My name is Ted McIntyre, and I live in Franklin.

Housing is a critical aspect of life. Franklin needs more affordable housing for seniors and first me buyers. It is also important that affordable housing be available for historically disadvantaged populations. We in Franklin must strive to overcome the long term impacts of systematic racism and equity issues in our town, state and country. Finally, housing must be made green. The recent Climate Roadmap bill lays out new paths to formulate building codes that allow green, affordable housing. This is commonly called "Net Zero" building codes. In it's planning for housing, Franklin should consider all these issues- affordability, equity and especially carbon emissions. Please adopt a Net -Zero building code with a focus on equity.

Thank you

Ted McIntyre Ph.D.

P.s. Here is background on Net Zero codes, from a non-profit that I volunteer for. If you have any questions I am happy to find answers.
https://www.massclimateaction.org/net_zero

Tue, Jun 22, 2021 at 11:59 AM

Housing Production Plan Comment

Renata Gilarova rgilar@hotmail.com

To: "planning@franklinma.gov" planning@franklinma.gov

Hello, I am writing this email in support of the plan to keep the affordable housing above 10%. It not only helps our lower income residents, but it also gives the Town a better control of what and where is built. Thank you.

Renata Gilarova

38 Palomino Drive

Tue, Jun 22, 2021 at 3:10 PM

affordable housing

Nancy Ross npross@verizon.net

To: "btaberner@franklinma.gov" , "rdellorco@franklinma.gov" , "gjones@franklinma.gov" , "makelly@franklinma.gov" , "dpellegrini@franklinma.gov" , "cfrongillo@franklinma.gov" , "abissanti@franklinma.gov" , "mhamblen@franklinma.gov" , "bchandler@franklinma.gov" , Tom Mercer , "alove@franklinma.gov"

I support affordable housing for all! Acknowledging the reality that the current housing market is very challenging for low, moderate, and middle income individuals and families looking to purchase a home (even households with median income are not making enough to buy the median-priced home), we must ensure that we provide affordable housing opportunities for all. Please adopt policies that are designed to stimulate the development of affordable housing and incentivise property owners and developers to increase the number of affordable housing units.

Best

Nancy Ross

191 Dailey Dr.

Tue, Jun 22, 2021 at 4:03 PM

Franklin's 2021 HPP draft

Melanie Hamblen mhamblen@franklinma.gov

To: Amy Love <alove@franklinma.gov>

Dear Town Planner Love,

I wanted to take a moment to commend the town's Planning and Community Development team for putting together the thorough, informative and helpful 2021 Housing Production Plan. I did find two minor typos: Page 7 of Intro: Through the combined efforts of all parties mentioned above the Town will implement the goals outlined in Section over a five-year implementation period. There is no section description after the word "Section". And in the Comprehensive Housing Needs Assessment 1.1.1..... making Franklin a highly desirable place for people live and work. I believe the word "to" should be between people and live. I also wanted to say that I think this is and will be an extremely important document as we plan for the future of Franklin. I think the goals and the strategies are well thought out and indicate what is best for the whole of Franklin.

Thank you again,

Melanie

Melanie J. Hamblen

Franklin Town Council 2017-2021

Economic Development Sub Committee (Chair 2019-2021)

Budget Sub Committee 2019-2021

Stormwater Ad-hoc Committee 2020-2021 (Chair) Agriculture Liaison

70 Daniels Street

Tue, Jun 22, 2021 at 4:05 PM

Affordable Housing

Raymond Milici raymilici1199@gmail.com

To: Alove@franklinma.gov

Town Planner Amy Love Dear Amy, I support affordable housing for all. We must monitor and preserve existing affordable units, actively engage with developers to further incentivize SH1 development, and advanced projects under the local initiative program. It is important to create the type and level of affordable housing best for our community. Davis Thayer School is a prime example of how a developer can convert this property into affordable senior housing, while preserving the historical nature of the building.

Sincerely,

Raymond D Milici
75 Grey Wolf Dr

Tue, Jun 22, 2021 at 5:36 PM

Affordable housing

Colin Cass wickape@aol.com

To: "alove@franklinma.gov" <alove@franklinma.gov>

Dear Ms. Love,

I'd like to be on the record in support of affordable housing in Franklin. I can speak for my wife, Sue, as well.

Best regards,

Colin Cass
146 Longhill Road

Tue, Jun 22, 2021 at 7:34 PM

Housing Production Plan

Kelsey J. London zelsey@gmail.com

To: alove@franklinma.gov, btaberner@franklinma.gov

Cc:

To members of the Planning Board: I support affordable housing for all! The Housing Production Plan makes it very clear; we must continue to increase affordable housing opportunities for the elderly, while also expanding the number of housing units affordable to Franklin's very low income, low income, and moderate income residents. Please adopt strategies (including developing Inclusionary Zoning Bylaws and amending Zoning Bylaw Use and Dimensional Regulations) to keep Franklin above the 10% threshold of affordable housing.

Best,

Kelsey London
23 James St

Tue, Jun 22, 2021 at 9:54 PM

Affordable Housing in Franklin

Laura Dowd lauramaried93@gmail.com

To: alove@franklinma.gov, btaberner@franklinma.gov

Cc:

To all members of the Planning Board, I appreciate the work you all do for the town of Franklin, and for listening to our voices. I support affordable housing for all. The purpose of an Inclusionary Zoning Bylaw is to maintain and grow Franklin's share of affordable housing. More than half of Massachusetts cities and towns have some form of inclusionary zoning, but Franklin does not. I support affordable housing for everyone, and I am in favor of implementing inclusionary zoning practices as well as making changes to the allowed housing density in certain Zoning Districts. I support housing policies that challenge existing inequalities and recognize their historical context.

Thank you very much for your consideration,
Laura M Dowd,
resident of 65 Pine Ridge Drive

Wed, Jun 23, 2021 at 6:33 AM

Franklin Housing Production Plan

Amy Mullin-Land amymullinland@gmail.com

To: btaberner@franklinma.gov, alove@franklinma.gov

Cc:

To members of the Planning Board:

I support affordable housing for all! We must adopt policies (including developing Inclusionary Zoning Bylaws and amending Zoning Bylaw Use and Dimensional Regulations) that are designed to stimulate the development of affordable housing and incentivise property owners and developers to increase the number of affordable housing units. We can both stay above the mandated 10% while at the same time maintaining our community's character.

Best,

Amy Mullin-Land,

Oakridge Drive

Wed, Jun 23, 2021 at 7:42 AM

Housing plan

Roberta Trahan trahanroberta@gmail.com

To: Alove@franklinma.gov

Good morning Ms. Love, I have been remiss in not responding sooner to the public comments for the Housing Plan. I am in full support of this plan. It is sensible, fair, ethically and morally right. It represents Franklin as being inclusive and caring about our community members present and future. Well done. Best, Roberta Trahan

Wed, Jun 23, 2021 at 8:59 AM

Housing Production Plan Comment

M. Lucier mlucier3064@comcast.net

To: alove@franklinma.gov, btaberner@franklinma.gov

Cc:

Please include me as one who supports affordable housing efforts. We must adopt policies (including developing Inclusionary Zoning Bylaws and amending Zoning Bylaw Use and Dimensional Regulations) that are designed to stimulate the development of affordable housing and incentivize property owners and developers to increase the number of affordable housing units. While I recognize that the term "affordable" means different things to different people, I am very concerned about 40B development and want Franklin to stay above the mandated minimum of 10% while at the same time maintaining our community's character. At the same time, I see house prices out of reach for many/most first-time buyers; my own kids bought property in other towns because they couldn't afford as nice a place in Franklin. BTW – I wanted to copy the Planning Board members on this email, but the committee page does not include their email addresses; that should be rectified!

Regards,

Maria Lucier.

130 Forest St

Wed, Jun 23, 2021 at 11:04 AM

Affordable Housing

Comcast joni.magee@comcast.net

To: alove@franklinma.gov

Dear Amy,

My name is Joni Magee, and I have lived in a 40B home in Franklin for over 24 years. During this time, I have actively served in a variety of elected offices/boards/committees and contributed to our town. Moving into a 40B home provided shelter, roots, and community for my family - our gratitude for the 40B program is beyond words. Housing is a critical aspect of life for all people. Franklin needs more affordable housing for seniors, veterans, and first time home buyers. Additionally, it is imperative that affordable housing be available for historically disadvantaged populations. We in Franklin must strive to correct the long term impacts of systematic racism, othering, and equity issues in our town, state and country. Finally, housing must be made green. The recent

Climate Roadmap bill lays out new paths to formulate building codes that allow green, affordable housing. This is commonly called "Net Zero" building codes. In it's planning for housing, Franklin should consider all these issues- affordability, inclusivity, equity and building impacts. Please adopt a Net -Zero building code with a focus on equity. Please feel free to contact me at Joni.Magee@comcast.net relative to the experiences of 40B home owners and community development. Thank you for your time and consideration. I look forward to learning more about these housing issue and your and the planning board's work on the matter.

Kindly,
Joni Magee

Wed, Jun 23, 2021 at 11:50 AM

Housing in franklin

Ted Cormier-Leger ted.cormierleger@gmail.com

To: alove@franklinma.gov

Hi Amy, I am writing you in support of affordable housing options for our beautiful town. Whether for seniors, veterans, first time home buyers or others on the massive lists, it is clear that affordable options in Franklin are scarce. As a realtor, I see first hand how tough the housing market is especially for young families who want to raise kids in a safe, clean community like ours with such exceptional schools. As you craft the plan, I hope you will also take into consideration green initiatives so the impact on the environment can be minimized. Thank you.

Sincerely,

Ted Cormier-Leger, Realtor Real Living Suburban Lifestyle
Home address 3 Ashbury Drive

Wed, Jun 23, 2021 at 8:43 PM

Affordable housing

m nextm jcmanns79@verizon.net

To: alove@franklinma.gov, btaberner@franklinma.gov

Cc:

To Members of the Planning Board

Hello,

We have been residents of Franklin since 1989. During that period housing has been less affordable for first time buyers and those of median and moderate income. Our own college educated children can not afford to buy homes here. We have seen long time residents move because they no longer could afford to live here. Affordable housing must be available and must include Net Zero green building codes. The Housing Production Plan spells everything out clearly succinctly.

Regards,

Jack and Christine Manns
18 Dover Circle

Wed, Jun 23, 2021 at 10:39 PM

Support for Affordable Housing in Franklin

Dave McNeill dave.mcneill777@gmail.com

To: Aloves@franklinma.gov

Hello Amy,

Thank you very much for your service to our town. I am writing to voice my support for the continued development of affordable housing units in Franklin, as laid out in the Housing Production Plan. I grew up in a multifamily home, here in Franklin, and I know that they can be a more affordable option for many families. Last year, I was searching for a place of my own and found that many apartments in Franklin are out of my price range. I was fortunate enough to find something that I could afford, but I can see how that could easily not be the case for many families and individuals. I encourage the town to pursue a strategy of appropriate zoning changes and development incentives that provide enough affordable housing to all who wish to call Franklin home. I appreciate you taking the time to consider this message, and I hope you have a wonderful start to Summer.

Kind Regards,
Dave McNeill

June 23, 2021

Amy Love, Town Planner II
Department of Planning & Community Development
Town of Franklin
355 East Central Street
Franklin, MA 02038

RE: Town of Franklin – 2021 Housing Production Plan

Dear Ms. Love,

I had the pleasure of reading the May 21, 2021, *Town of Franklin – Housing Production Plan – Public Review Draft* and would like to commend the Department of Planning & Community Development, Town of Franklin staff as well as other Board & Committee members who put countless hours into preparing this important, proactive housing production planning tool for the Town of Franklin.

It is clear, the affordable housing goals and implementation strategies presented in this document were developed, through careful consideration of the comprehensive housing needs assessment, a widespread public participation process and the desire to assure the Town of Franklin maintains at least 10% affordable units on the SHI in the future.

Franklin's housing needs are not unique to our Town. Like the rest of the Commonwealth and the Nation, our community is struggling to meet the demand for housing for our families, individuals, persons with special needs and the elderly, of which, many are very low income, low income and moderate-income populations. The Affordable Housing Production Goals presented in the 2021 HPP look to increase the number of affordable units in our Town and create strategies to address gaps in our housing needs.

As I do, we, as a community should embrace this plan, the goals presented in it and encourage our Boards, Committees, Town Staff, and Town Council to support and adopt the plan as written. Now more than ever, we need to do all we can to provide quality, safe, and affordable housing opportunities for all that wish to call Franklin home.

I encourage Franklin's Planning Board and Town Council to adopt this plan and forward to the State for acceptance.

Sincerely,


Beth A. Wierling
164 Main Street

CC: Franklin Town Council
Franklin Planning Board
Jamie Hellen, Town Administrator
Bryan Taberner, AICP, Director of Planning & Community Development

Thu, Jun 24, 2021 at 9:51 AM

Affordable housing

Jayson Joyce jayson.joyce@gmail.com

To: Alove@franklinma.gov

Hi Amy,

My name is Jayson Joyce; my wife and I moved to Franklin in 2018. We came to Franklin for many reasons, not least of which being that we thought it would be a great place to raise a kid (we have one now!). We want to raise our daughter in a town whose policies reflect our values. This means making housing decisions that are conducive to a Franklin that is diverse and inclusive. I'm writing you today to urge that Franklin stay well above the mandated minimum of 10% of 40B development.

Thank you for your time,

Jayson

Thu, Jun 24, 2021 at 12:21 PM

Affordable housing

Robert Vacca rjvacca2004@gmail.com

To: Alove@franklinma.gov

Good afternoon:

My name is Robert Vacca and I am a proud homeowner and Franklin resident. Please include me as one who supports affordable housing efforts. I have been a Franklin resident since 1999; 22 years this September; when I became a first time home owner when I purchased a three bedroom ranch. I have since married and had a child. Homes like this do not exist in 2021. The new construction range is in what I call "mini mansions" to mansions. These homes are cost prohibitive to people like me in my income bracket; not to mention young families looking to start their lives in a community like Franklin. I believe that we must adopt policies (including developing Inclusionary Zoning Bylaws and amending Zoning Bylaw Use and Dimensional Regulations) that are designed to stimulate the development of affordable housing and incentivize property owners and developers to increase the number of affordable housing units. While I recognize that the term "affordable" means different things to different people, I am very concerned about 40B development and want Franklin to stay above the mandated minimum of 10% while at the same time maintaining our community's character. At the same time, I see house prices out of reach for many/most first-time buyers. As an educator, I believe that it is in our town's best interests to attract young families. I am distressed that we have already had to close one school (Davis Thayer) and concerned that more may follow. By making housing more affordable for all, our schools will continue to be vibrant centers of learning as well as an additional selling point for future families to settle in Franklin.

Most sincerely,

Robert Vacca

Thu, Jun 24, 2021 at 1:50 PM

Affordable Housing is Important

Camille Napier Bernstein camillenapierbernstein@gmail.com

To: alove@franklinma.gov, btaberner@franklinma.gov

Cc: . . .

Dear Planning Board Members,

I support affordable housing for all. Our town must adopt policies (including developing Inclusionary Zoning Bylaws and amending Zoning Bylaw Use and Dimensional Regulations) that are designed to stimulate the development of affordable housing. They will also incentivise property owners and developers to increase the number of affordable housing units. We can both stay above the mandated 10% while at the same time maintaining our community's character. I want to live in a town that welcomes all people, not just the affluent.

Best,

Camille Napier Bernstein

366 Lincoln Street

Thu, Jun 24, 2021 at 1:51 PM

Support for Affordable Housing

David Bernstein dabernst98@gmail.com

To: alove@franklinma.gov, btaberner@franklinma.gov

CC: . . .

Dear Planning Board Members,

My family and I support affordable housing for all! The purpose of an Inclusionary Zoning Bylaw is to maintain and grow Franklin's share of affordable housing. More than half of Massachusetts cities and towns have some form of inclusionary zoning, but Franklin does not. I support affordable housing for everyone, and I am in favor of implementing inclusionary zoning practices as well as making changes to the allowed housing density in certain Zoning Districts.

Sincerely,

David Bernstein

Thu, Jun 24, 2021 at 2:38 PM

Affordable Housing

Jess Ward jessmward17@gmail.com

To: alove@franklinma.gov, btaberner@franklinma.gov

Cc: . . .

I support affordable housing for all! Acknowledging the reality that the current housing market is very challenging for low, moderate, and middle income individuals and families looking to purchase a home (even households with median income are not making enough to buy the median-priced home), we must ensure that we provide affordable housing opportunities for all. Please adopt policies that are designed to stimulate the development of affordable housing and incentivise property owners and developers to increase the number of affordable housing units.

Jessica Ward

20 Hilltop Road

Thu, Jun 24, 2021 at 3:32 PM

Affordable Housing in Franklin

Dana Hayes dhayes588@gmail.com

To: alove@franklinma.gov

Dear Ms. Love:

I support affordable housing for all! Acknowledging the reality that the current housing market is very challenging for low, moderate, and middle income individuals and families looking to purchase a home (even households with median income are not making enough to buy the median-priced home), we must ensure that we provide affordable housing opportunities for all.

Please adopt policies that are designed to stimulate the development of affordable housing and incentivise property owners and developers to increase the number of affordable housing units.

Sincerely,

Dana L. Hayes

588 Maple Street

Thu, Jun 24, 2021 at 5:12 PM

2021 Housing Production Plan - Public Comments

Karen Landers landekar@hotmail.com

To: "Alove@franklinma.gov" <Alove@franklinma.gov>

Hi Amy,

I have browsed the Town of Franklin Housing Production Plan and found it to be very comprehensive and well done. I know that the folks involved worked hard at developing this and there were many meetings. Thanks to everyone involved. I had three concerns and/or suggestions:

1. There seems to be a focus on Affordable Housing for Seniors. I am a senior, so, of course, I welcome this. But, I would like to see some affordable housing for single parents with children. I believe this would be a great

investment in our community. There are LOTS of single parents who cannot afford much. Children need housing and education to sustain a healthy life and become productive citizens. We all love children, let's help these single parent households survive what can be a cruel world, sometimes.

2. On page 37, under AFFORDABLE HOUSING GOALS, #2, there is no mention of bringing more diversity and inclusion to the town of Franklin through some great affordable housing initiatives.

3. Conflicts of Interest, whether direct or indirect, is a concern. Those folks in town government that are involved in real estate development, management, sales, investment, etc. should be encouraged to not get involved in the decision making in these projects. The town needs lots of types of folks who have an interest in the betterment of the town, as a whole, and not in their own pocketbooks.

Thank you,
Karen Landers
117 Union Street
Franklin MA

Thu, Jun 24, 2021 at 6:46 PM

I support affordable housing for all!

Kelleigh Youngclaus kyoungclaus@comcast.net

To: alove@franklinma.gov, btaberner@franklinma.gov

Cc:

To members of the Franklin Planning Board: I support affordable housing for all! The purpose of an Inclusionary Zoning Bylaw is to maintain and grow Franklin's share of affordable housing. More than half of Massachusetts cities and towns have some form of inclusionary zoning, but Franklin does not. I support affordable housing for everyone, and I am in favor of implementing inclusionary zoning practices as well as making changes to the allowed housing density in certain Zoning Districts.

Sincerely,
Kelleigh Youngclaus
7 Ivy Ln

Thu, Jun 24, 2021 at 10:07 PM

HPP: Affordable Housing

Justin B justinqbates@gmail.com

To: "alove@franklinma.gov" <alove@franklinma.gov>, "btaberner@franklinma.gov" <btaberner@franklinma.gov>

Cc: "abissanti@franklinma.gov" "bchandler@franklinma.gov"

<bchandler@franklinma.gov>, "cfrongillo@franklinma.gov" <cfrongillo@franklinma.gov>,

"dpellegrini@franklinma.gov" <dpellegrini@franklinma.gov>, "gjones@franklinma.gov" <gjones@franklinma.gov>,

"makelly@franklinma.gov" <makelly@franklinma.gov>, "mhamblen@franklinma.gov"

<mhamblen@franklinma.gov>, "rdellorco@franklinma.gov"

<rdellorco@franklinma.gov>, "tmercerc@franklinma.gov" <tmercerc@franklinma.gov>

To members of the Planning Board:

I support affordable housing for all! We must monitor and preserve existing affordable units, actively engage with developers to further incentivize SHI development and advance projects under the Local Initiative Program to create the type and level of affordable housing best for the community.

I look forward to Franklin welcoming individuals/households that would not traditionally have the opportunity to live in our Town and the strength that a diverse community brings.

Best,
Justin Bates
Longfellow Dr

Fri, Jun 25, 2021 at 7:42 AM

Comment on the Draft Housing Production Plan 2021

Gregory Safford greg@saffordins.com

To: "planning@franklinma.gov" planning@franklinma.gov

Hello,

After spending a significant amount of time reviewing the Draft Housing Production Plan 2021, I felt a comment or two was appropriate. I found the background and supporting research to be extensive and very informative. This rich source of information about the development history of Franklin housing and population was both interesting and enlightening. This background data also clearly supports the proposed housing plan. Speaking of the plan, I found it to be well reasoned and thoughtful. Simply put, it appears to me to be an excellent guide to future growth in Franklin housing. I applaud the hard work of all involved in putting together this plan. Housing is, and always has been, a contentious issue and delivering any plan is wrought with danger of negative comment. It's understandable that no one wants another big development or apartment building behind their home . . . but if we want to maintain an affordable cost of housing for many of those already living here, something must be done. This is especially true of our aging population, many of which will be relying on fixed incomes and may or may not have the retirement savings to sustain a desired standard of living. In locations where housing costs outstrip the ability of the elderly to afford home repairs etc., the result is degenerating homes littering the town. It's also important to remember that keeping local services (i.e. home repairs, etc.) affordable means having a local labor force. Maintaining that local workforce for lower wage jobs requires affordable housing. The availability of local labor is taken into consideration when companies look at where to place their businesses. Let us not forget that it is the income from industry that helps keep Franklin home tax rates relatively low (in comparison to other comparable towns in the area). I'll wrap up my comments with this, change is a necessity if a community is to stay vibrant. Problems rarely resolve themselves. And when it comes to housing, it takes years to move the needle and getting behind the ball can lead to severe but avoidable long-term challenges. Of course all change comes with risk, but this housing plan seems to do a good job of acknowledging and managing that risk. As a whole, the Draft Housing Production Plan 2021 has my support.

Sincerely,

Greg Safford

Fri, Jun 25, 2021 at 8:03 PM

Please Support a Strategic Plan for Affordable Housing

Angela Snyder Snyder.angela@gmail.com

To: alove@franklinma.gov, btaberner@franklinma.gov

I'm writing in support of adopting a strategic plan to proactively address increasing affordable housing in Franklin. The current housing market is very challenging for low, moderate, and middle income individuals and families looking to purchase a home (even households with median income are not making enough to buy the median-priced home), we must ensure that we provide affordable housing opportunities for all. Franklin historically was an agricultural town and the families that created the charm we talk about keeping are being priced out of Franklin's housing market. Please adopt policies that are designed to stimulate the development of affordable housing and incentivize property owners and developers to increase the number of affordable housing units. Doing this proactively in a thoughtful and strategic manner will ensure that the development maintains Franklin's character while creating while creating an inclusive town that values the contributions of those hard working individuals and families currently priced out of the housing market.

Thank you,

Angela Snyder

1 Phaeton Lane